

# AVIVA INVESTOR

August, 2012

IN ULIP PRODUCTS THE INVESTMENT RISK IN THE INVESTMENT PORTFOLIO SHALL BE BORNE BY THE POLICY HOLDER

**MARKET REVIEW**  
(Equity and Fixed Income Outlook)

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**PORTFOLIO RETURNS SINCE INCEPTION**

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## FUND PERFORMANCE

Life unit Linked

**Bond Fund**

Life unit Linked

**Secure Fund**

Life unit Linked

**Protector Fund**

Life unit Linked

**Balanced Fund**

Life unit Linked

**Growth Fund**

Life unit Linked

**Enhancer Fund**

Life unit Linked

**Index Fund**

Life unit Linked

**PSU Fund**

Life unit Linked

**Infra Fund**

Life unit Linked

**Wealth Builder Fund**

Life unit Linked

**Dynamic P/E Fund**

Life unit Linked

**Bond Fund II**

Life unit Linked

**Protector Fund II**

Life unit Linked

**Balanced Fund II**

Life unit Linked

**Growth Fund II**

Life unit Linked

**Enhancer Fund II**

Life unit Linked

**Index Fund II**

Pension unit Linked

**Secure Fund**

Pension unit Linked

**Protector Fund**

Pension unit Linked

**Balanced Fund**

Pension unit Linked

**Growth Fund**

Pension unit Linked

**Index Fund**

Pension unit Linked

**Infra Fund**

Pension unit Linked

**PSU Fund**

Pension unit Linked

**Protector Fund II**

Pension unit Linked

**Balanced Fund II**

Pension unit Linked

**Growth Fund II**

Pension unit Linked

**Index Fund II**

### Disclaimer/Disclosure

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As on August 31,2012	Life Unit Linked Bond Fund	Life Unit Linked Secure Fund	Life Unit Linked Protector Fund	Pension Unit Linked Secure Fund	Pension Unit Linked Protector Fund	Pension Unit Linked Balanced Fund
Portfolio Return Since Inception	8.6%	7.7%	6.9%	7.7%	6.8%	13.1%
Benchmark Return Since Inception	5.5%	6.2%	7.0%	6.9%	5.2%	9.8%
Benchmark	CRISIL Composite Bond Fund Index	CRISIL Composite Bond Fund Index and S&P CNX NIFTY	CRISIL Composite Bond Fund Index and S&P CNX NIFTY	CRISIL Composite Bond Fund Index and S&P CNX NIFTY	CRISIL Composite Bond Fund Index and S&P CNX NIFTY	CRISIL Composite Bond Fund Index and S&P CNX NIFTY
As on August 31,2012	Life Unit Linked Balanced Fund	Life Unit Linked Growth Fund	Life Unit Linked Enhancer Fund	Pension Unit Linked Growth Fund	Pension Unit Linked Index Fund	Pension Unit Linked Infrastructure Fund
Portfolio Return Since Inception	15.1%	15.0%	2.1%	10.6%	2.1%	-8.0%
Benchmark Return Since Inception	10.8%	11.8%	0.4%	9.7%	1.5%	-15.8%
Benchmark	CRISIL Composite Bond Fund Index and S&P CNX NIFTY	CRISIL Composite Bond Fund Index and S&P CNX NIFTY	S&P CNX NIFTY	CRISIL Composite Bond Fund Index and S&P CNX NIFTY	S&P CNX NIFTY	CNX INFRASTRUCTURE
As on August 31,2012	Life Unit Linked Index Fund	Life Unit Linked PSU Fund	Life Unit Linked Infrastructure Fund	Pension Unit Linked PSU Fund	Pension Unit Linked Protector Fund II	Pension Unit Linked Balanced Fund II
Portfolio Return Since Inception	-2.5%	-6.7%	-9.4%	-6.2%	6.6%	5.1%
Benchmark Return Since Inception	-3.4%	-12.0%	-17.1%	-12.1%	6.2%	5.7%
Benchmark	S&P CNX NIFTY	BSE PSU Index	CNX INFRASTRUCTURE	BSE PSU Index	CRISIL Composite Bond Fund Index and S&P CNX NIFTY	CRISIL Composite Bond Fund Index and S&P CNX NIFTY
As on August 31,2012	Life Unit Linked Bond Fund II	Life Unit Linked Protector Fund II	Life Unit Linked Balanced Fund II	Pension Unit Linked Growth Fund II	Pension Unit Linked Index Fund II	
Portfolio Return Since Inception	8.3%	6.4%	5.1%	5.1%	2.9%	
Benchmark Return Since Inception	7.0%	6.1%	5.1%	4.5%	1.9%	
Benchmark	CRISIL Composite Bond Fund Index	CRISIL Composite Bond Fund Index and S&P CNX NIFTY	CRISIL Composite Bond Fund Index and S&P CNX NIFTY	CRISIL Composite Bond Fund Index and S&P CNX NIFTY	S&P CNX NIFTY	
As on August 31,2012	Life Unit Linked Growth Fund II	Life Unit Linked Enhancer Fund II	Life Unit Linked Index Fund II	Life Unit Linked Dynamic P/E		
Portfolio Return Since Inception	0.9%	2.8%	0.3%	-2.9%		
Benchmark Return Since Inception	2.1%	0.1%	0.1%	-2.9%		
Benchmark	CRISIL Composite Bond Fund Index and S&P CNX NIFTY	S&P CNX NIFTY	S&P CNX NIFTY	CNX S&P NIFTY and LIQUID INDEX		
As on August 31,2012	Life Unit Linked Wealth Builder Fund					
Highest NAV locked in is	2.6%					

## Market performance:

Indian equities witnessed quite a volatile month amid global uncertainty arising out of Euro zone debt crisis. On the domestic front, weak key economic data dented investor sentiments. Despite this, domestic bourses moved up as healthy foreign fund inflows and easing inflation helped markets hold ground. The BSE Sensex and Nifty surged 1.12% and 0.56%, respectively.

Trading for the month began on an optimistic note. The equity indices rallied after Finance Minister P. Chidambaram assured to unveil a path of fiscal consolidation. Moreover, hints of a possible interest rate cut boosted investor sentiments further. The Indian equity markets shrugged off the negative IIP (Index of Industrial Production) data and rose on hopes of Government policy action to support the economy. Easing inflation in the domestic economy, coupled with positive initiatives in Europe to tackle the debt crisis of the region boosted investor sentiments. The Wholesale Price Index (WPI) inflation slipped below the 7% level for the first time since November 2009, increasing hopes that the central bank will find more space to ease monetary policy and revive industrial growth that has slumped largely due to high interest rates over the past couple of years.

In the second half of the month, domestic markets gained as the rupee appreciated on hopes that the central bank will take policy action in near future. The mood remained cheerful amid fall in India's annual Consumer Price Inflation (CPI) numbers. The rally was also supported after world stocks rose on speculation that the U.S. and China will ease monetary policies to boost growth. Towards the end of the month, the upward trend got reversed as hopes of a strong policy action from the U.S. Federal Reserve faded and disappointing economic reports on China and the Euro zone revived concerns over the faltering global economy. Indian shares fell further after data showed that the country's GDP growth languished around its lowest level in three years in the first quarter ended June, ruling out any further monetary easing by the Reserve Bank of India (RBI) in the near term. The Gross Domestic Product (GDP) for the April-June quarter grew at 5.5%.

Foreign Institutional Investors (FIIs) remained net buyers in the equity segment during the month. FIIs bought equities worth Rs 10,804 crore compared to net sales of Rs 10,272.6 crore in the previous month. However, mutual fund houses turned net sellers to the tune of Rs 1,600.3 crore during the month of August.

India's exports witnessed the steepest fall in three years and declined by 14.8% to \$22.4 billion in July owing to slowdown of demand in the U.S. and Europe. Imports declined by 7.61% to \$37.9 billion in the month, leaving a trade deficit of \$15.5 billion.

## Global Economy:

Global markets surged during the month on the back of improved risk appetite of investors. Earlier during the month, global stocks rose on hopes that the Federal Reserve will intervene to boost the U.S. economy. Calls for QE3 have grown louder in recent months on concern that slowing growth in China and uncertainty in Europe are undermining the U.S. recovery. However, investors became cautious as Euro zone policymakers failed to give hints of resolving the region's debt crisis soon. Later during the month, a meeting of the U.S. Federal Open Market Committee (FOMC) indicated members' bias towards announcing further stimulus measures unless the economy showed considerable improvement. Later in the month, global stocks rallied after U.S. Federal Reserve Chairman Ben Bernanke reiterated that the central bank will act "as needed" to boost the sluggish economy, although he did not explicitly signal any further stimulus efforts.

## Sectoral Performance:

The sectoral indices on the BSE ended the month on a mixed note. The top gainers were IT, FMCG, HealthCare and Auto, which rose by 7.43%, 6.15%, 4.96% and 2.84% respectively. Technology stocks rose due to a weak rupee amid increasing hopes of QE3 (Quantitative Easing) in the U.S. The FMCG stocks gained on reports of revival of monsoon rains this month. The surge in the Healthcare index came primarily due to strong results reported by major pharma companies. Rate-sensitive sectors like Banking and Realty underperformed as hopes of a rate cut by the central bank faded since inflation continued to remain way above the comfort zone of the RBI. Capital goods stocks extended recent losses on worries that slowdown in the economy could crimp new orders.

## Outlook:

FII flows have been a key driver of Indian equity markets in August. However, the sustainability of these flows in the near term will depend on policy measures in the developed markets.

In India, the RBI Governor D. Subbarao continues to be concerned about inflation even as government inaction on the policy/reforms front remains a key concern for the markets over the near term. While recovery of monsoons towards the end of August has allayed some concerns of higher food inflation, it remains deficient on an overall basis.

The coming quarters will be important for India as markets look optimistically at policymakers to address the structural issues and introduce policy changes. Developments around the policy/reforms front will dictate the trend on the bourses in the near term.

Bond Yields remained volatile during the month. The interplay of opposing forces led to market volatility. Weak IIP numbers instigated a fall in the yields while higher than expected core inflation numbers pushed the yields upwards. During the month Finance ministry reiterated their stand of consolidating Fiscal deficit and reigning Inflation in the coming months. Expectations of lower economic growth further increased expectations of interest rate cut. However, yields hardened after the Gross Domestic Product (GDP) data came in at 5.5% for the June quarter. The yields of 10-year benchmark bond eased 1 bps to close at 8.24% compared to the previous month's close, after touching the intra month low of 8.14 and high at 8.26%.

The GDP grew 5.5% in the June quarter, better than the last quarter's reported figure of 5.3%, but significantly lower than the previous year's figure of 8%. The GDP growth was marginally stronger than expected because of robust farm sector growth. However, poor show by the manufacturing sector prompted the Government to press for quick decisions to boost investment. The agriculture sector rose 2.9% in April-June quarter compared to 3.7% in the previous year, while the manufacturing sector continued to pose a concern as it stood at 0.20% compared to 7.3% in previous year.

Higher Government spending in the current fiscal and pro-active steps taken by the RBI to keep liquidity situation comfortable have helped investors improve sentiments. Banks' net average borrowings under the RBI's repo window stood within the central bank's comfort zone at around Rs. 45,000 crore, almost similar to the previous month's figures. This is the second consecutive month when the average daily borrowings remained within the RBI's comfort zone of Rs. 60,000 crore. Overnight rates were hovering at around 7.83-8.05% and were below the repo rate.

The Index of Industrial Production (IIP) moved to negative terrain at -1.8% Y-o-Y in June against the last month's reported figure of 2.5% due to fall in the manufacturing sector and capital goods. The manufacturing sector posted negative figure of -3.2% Y-o-Y against growth of 11.1% in the previous year. The fall has increased pressure on government to take steps quickly and help pull the economy out of its worst slowdown in almost a decade.

The Wholesale Price Index (WPI) fell below two-and-half-year lows to 6.87% Y-o-Y in July, compared to 7.25% in June. The fall in inflation came after sharp drop in fuel and power rate. The fuel and power inflation rate dropped to 5.98% against 10.27% recorded in the previous month. Though primary article inflation eased marginally, manufacturing products inflation inched up. Pick-up in manufacturing price pushed core inflation to around 5.44% from 4.9% in June.

Yield movement on the Government Securities remained downwards across the curve. The corporate bond yields softened across the curve in the range of 2 to 8 bps. The change was highest on 2-year and 3-year maturities. Spread between AAA corporate bond and Government security contracted across all maturities with the highest change on 2-year paper.

### Outlook

The bond yields are likely to move in a range-bound manner in the absence of any major trigger during the month. Investors and market players are hoping for a rate cut but the RBI has given no signal for the same given the inflation trajectory. The industrial production and inflation data due around mid-September which are likely to be the key factors determining the stance of the central bank's monetary policy review on September 17. The RBI will conduct auctions of dated securities worth Rs 46,000 crore and Treasury Bills worth Rs 48,000 crore during the month.



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# Life Unit Linked BOND FUND

ULIF01306/02/2008LIFEDEBTFU122

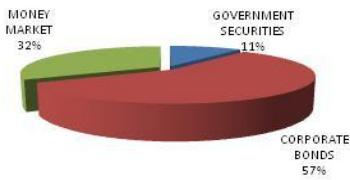
The investment objective of the debt fund is to provide progressive capital growth with relatively lower investment risks.

The risk profile for this fund is low.

## Asset Allocation Pattern

- Cash and Money Market Instruments 0%-40%
- Government and other Debt Securities 60%-100%

## Asset Mix



## Portfolio Return

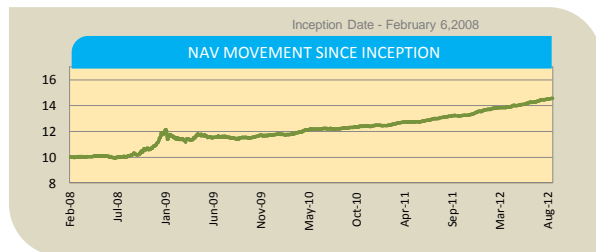
As on August 31, 2012

	CAGR Return		Absolute Return
	Since inception	Last 3 years	Last 1 year
Portfolio return	8.6%	8.4%	10.9%
Benchmark**	5.5%	6.9%	8.7%

Note: Past returns are not indicative of future performance.

\*\*Benchmark for this fund is CRISIL Composite Bond Fund Index

## NAV Movement



Portfolio as on August 31, 2012

Security	Net Asset %	Rating
<b>GOVERNMENT SECURITIES</b>		
8.15% GOI 2022	4.57	
91 Days Treasury bill 07/09/2012	1.84	
8.28% GOI 2027	1.81	
6.49% GOI 2015	1.19	
8.48% Maharashtra SDL 2020	1.12	
<b>Total</b>	<b>10.53</b>	
<b>CORPORATE BONDS</b>		
Tata Sons Ltd.	7.51	AAA
LIC Housing Finance Ltd.	7.46	AAA
Rural Electrification Corporation	7.39	AAA
HDFC Ltd.	5.84	AAA
Reliance Gas Transportation Infrastructure Ltd.	5.84	AAA
Power Finance Corporation Ltd.	5.61	AAA
NABARD	5.54	AAA
India Infrastructure Finance Company Ltd.	3.72	AAA
Power Grid Corporation of India Ltd.	2.26	AAA
Tata Motors Ltd.	2.24	AAA
IndusInd Bank Ltd.	1.82	AA-
Gas Authority of India Ltd.	1.80	AAA
<b>Total</b>	<b>57.03</b>	
<b>CASH AND MONEY MARKETS*</b>		<b>32.44%</b>
<b>PORTFOLIO TOTAL</b>		<b>100.00%</b>

\* Money Market includes Liquid Schemes of Mutual Funds & Bank Deposit

# Life Unit Linked SECURE FUND

ULIF00627/01/2004LIFESECURE122

The investment objective of the fund is to provide progressive returns on your investment and carry capital guarantee as defined in the policy terms & conditions.

The risk profile for this fund is low.

## Asset Allocation Pattern

- Cash and Money Market Instruments 0%-40%
- Equity 0%-20%
- Government and other Debt Securities 60%-100%

## Asset Mix



## Portfolio Return

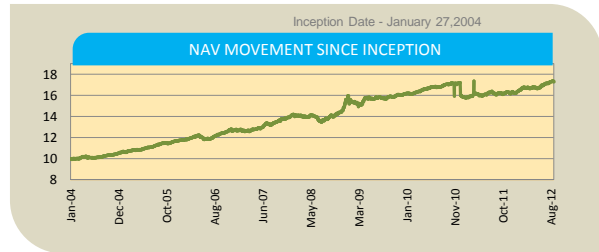
As on August 31, 2012

	CAGR Return			Absolute Return
	Since inception	Last 5 years	Last 3 years	Last 1 year
Portfolio return	7.7%	7.3%	6.5%	8.0%
Benchmark**	6.2%	6.3%	7.3%	8.9%

Note: Past returns are not indicative of future performance.

\*\*Benchmark return has been computed by applying benchmark weightages on CRISIL Composite Bond Fund Index and S&P CNX NIFTY

## NAV Movement

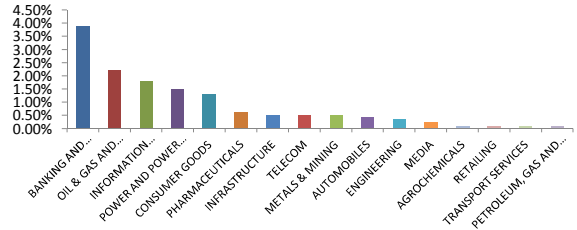


Security	Net Asset %	Rating
CASH AND MONEY MARKETS*	14.32%	
PORTFOLIO TOTAL	100.00%	

\* Money Market includes Liquid Schemes of Mutual Funds & Bank Deposit

Portfolio as on August 31, 2012

Security	Net Asset %	Rating
EQUITIES	14.12%	



### TOP 10 EQUITY STOCKS AND OTHERS

Reliance Industries Ltd.	1.16
Infosys Ltd.	1.16
ITC Ltd.	1.03
ICICI Bank Ltd.	0.92
HDFC Bank Ltd.	0.82
HDFC Ltd.	0.78
Tata Consultancy Services Ltd.	0.63
Bharti Airtel Ltd.	0.50
State Bank of India	0.46
Larsen & Toubro Ltd.	0.45
Others	6.21

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### GOVERNMENT SECURITIES

9.15% GOI 2024	3.79
8.19% GOI 2020	3.37
8.28% GOI 2027	2.23
8.79% GOI 2021	0.87
7.83% GOI 2018	0.68
8.15% GOI 2022	0.61
7.17% GOI 2015	0.50
8.33% GOI 2026	0.41
8.13% GOI 2022	0.35
8.97% GOI 2030	0.32
8.95% Maharashtra SDL 2022	0.21
8.48% Maharashtra SDL 2020	0.18
<b>Total</b>	<b>13.52</b>

### CORPORATE BONDS

Reliance Gas Transportation Infrastructure Ltd.	8.76	AAA
Tata Sons Ltd.	6.90	AAA
Power Grid Corporation of India Ltd.	6.18	AAA
Indian Railway Finance Corporation Ltd.	6.14	AAA
Reliance Industries Ltd.	5.01	AAA
HDFC Ltd.	4.49	AAA
Power Finance Corporation Ltd.	4.35	AAA
LIC Housing Finance Ltd.	3.60	AAA
Rural Electrification Corporation	2.75	AAA
IndusInd Bank Ltd.	2.68	AA-
Ultratech Cement Ltd.	2.51	AAA
State Bank of Hyderabad	2.04	AAA
Export-Import Bank of India Ltd.	1.04	AAA
NABARD	0.54	AAA
Hindustan Petroleum Corporation Ltd.	0.51	AAA
India Infrastructure Finance Company Ltd.	0.21	AAA
MRF Ltd.	0.20	AAA
Tata Motors Ltd.	0.13	AAA
<b>Total</b>	<b>58.04</b>	

# Life Unit Linked PROTECTOR FUND

ULIF00911/07/2006LIFPROTECT122

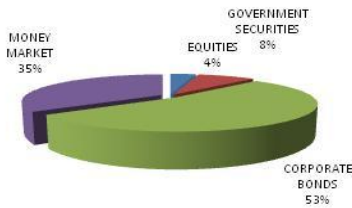
Progressive return on your investment by investing majority portion in debt securities, with a minimum exposure to equities.

The risk profile for this fund is low.

## Asset Allocation Pattern

- Cash and Money Market Instruments 0%-40%
- Equity 0%-20%
- Government and other Debt Securities 60%-100%

## Asset Mix



## Portfolio Return

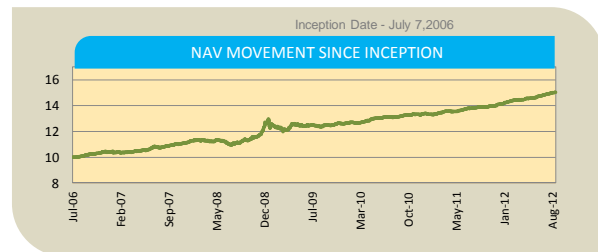
As on August 31, 2012

	CAGR Return			Absolute Return
	Since inception	Last 5 years	Last 3 years	Last 1 year
Portfolio return	6.9%	6.9%	6.7%	8.5%
Benchmark**	7.0%	6.2%	7.1%	8.6%

Note: Past returns are not indicative of future performance.

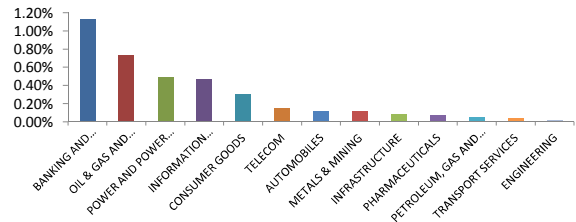
\*\*Benchmark return has been computed by applying benchmark weightages on CRISIL Composite Bond Fund Index and S&P CNX NIFTY

## NAV Movement



Portfolio as on August 31, 2012

Security	Net Asset %	Rating
<b>EQUITIES</b>	<b>3.72%</b>	



### TOP 10 EQUITY STOCKS AND OTHERS

Reliance Industries Ltd.	0.41
Infosys Ltd.	0.32
ITC Ltd.	0.29
HDFC Bank Ltd.	0.25
ICICI Bank Ltd.	0.24
HDFC Ltd.	0.24
Bank of Baroda	0.20
Tata Consultancy Services Ltd.	0.15
NTPC Ltd.	0.14
Bharti Airtel Ltd.	0.14
Others	1.34

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### GOVERNMENT SECURITIES

7.17% GOI 2015	3.39
8.48% Maharashtra SDL 2020	1.63
8.79% GOI 2021	0.86
8.19% GOI 2020	0.83
8.13% GOI 2022	0.69
8.28% GOI 2027	0.50
7.83% GOI 2018	0.41
6.40% Gujarat SDL 2013	0.08
7.59% GOI 2016	0.02
<b>Total</b>	<b>8.41</b>

### CORPORATE BONDS

Power Finance Corporation Ltd.	6.78	AAA
Tata Sons Ltd.	6.46	AAA
LIC Housing Finance Ltd.	5.77	AAA
HDFC Ltd.	5.70	AAA
Reliance Gas Transportation Infrastructure Ltd.	5.18	AAA
Power Grid Corporation of India Ltd.	4.82	AAA
IndusInd Bank Ltd.	4.15	AA-
NABARD	3.36	AAA
Rural Electrification Corporation	1.86	AAA
Reliance Capital Ltd.	1.67	AAA
Hindustan Petroleum Corporation Ltd.	1.66	AAA
India Infrastructure Finance Company Ltd.	1.53	AAA
Steel Authority of India Ltd.	1.15	AAA
Indian Railway Finance Corporation Ltd.	1.01	AAA
MRF Ltd.	0.83	AAA
Ultratech Cement Ltd.	0.49	AAA
Tata Motors Ltd.	0.41	AAA
Reliance Industries Ltd.	0.34	AAA
<b>Total</b>	<b>53.17</b>	

<b>CASH AND MONEY MARKETS*</b>	<b>34.70%</b>
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<b>PORTFOLIO TOTAL</b>	<b>100.00%</b>
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\* Money Market includes Liquid Schemes of Mutual Funds & Bank Deposit

# Life Unit Linked BALANCE FUND

ULIF00106/06/2002LIFBALANCE122

The fund is designed to provide long-term cumulative capital growth while controlling risk, by availing opportunities in debt and equity markets.

The risk profile for this fund is medium.

## Asset Allocation Pattern

- Cash and Money Market Instruments 0%-40%
- Equity 0%-45%
- Government and other Debt Securities 50%-90%

## Asset Mix



## Portfolio Return

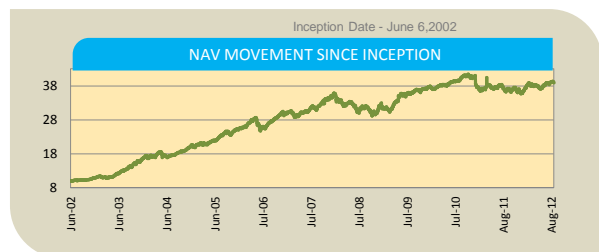
As on August 31, 2012

	CAGR Return			Absolute Return
	Since inception	Last 5 years	Last 3 years	Last 1 year
Portfolio return	15.1%	5.8%	5.4%	6.5%
Benchmark**	10.8%	5.8%	6.8%	8.3%

Note: Past returns are not indicative of future performance.

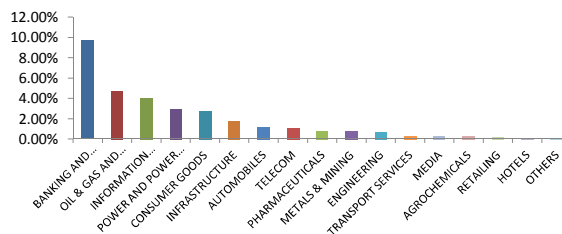
\*\*Benchmark return has been computed by applying benchmark weightages on CRISIL Composite Bond Fund Index and S&P CNX NIFTY

## NAV Movement



Portfolio as on August 31, 2012

Security	Net Asset %	Rating
<b>EQUITIES</b>	<b>31.78%</b>	



### TOP 10 EQUITY STOCKS AND OTHERS

Infosys Ltd.	2.73
Reliance Industries Ltd.	2.40
ITC Ltd.	2.23
HDFC Ltd.	2.13
ICICI Bank Ltd.	1.99
HDFC Bank Ltd.	1.85
Tata Consultancy Services Ltd.	1.27
Larsen & Toubro Ltd.	1.20
Bharti Airtel Ltd.	0.98
State Bank of India	0.87
Others	14.13

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### GOVERNMENT SECURITIES

8.28% GOI 2027	1.63
9.15% GOI 2024	1.30
7.83% GOI 2018	0.96
8.15% GOI 2022	0.83
8.19% GOI 2020	0.76
8.79% GOI 2021	0.72
7.94% GOI 2021	0.68
8.48% Maharashtra SDL 2020	0.68
8.97% GOI 2030	0.36
6.49% GOI 2015	0.32
8.33% GOI 2026	0.28
8.95% Maharashtra SDL 2022	0.28
8.13% GOI 2022	0.14
6.35% GOI 2020	0.08
8.24% GOI 2018	0.05
8.35% GOI 2022	0.05
<b>Total</b>	<b>9.12</b>

### CORPORATE BONDS

Power Finance Corporation Ltd.	5.86	AAA
HDFC Ltd.	5.11	AAA
Reliance Gas Transportation Infrastructure Ltd.	5.04	AAA
Reliance Industries Ltd.	4.79	AAA
LIC Housing Finance Ltd.	4.05	AAA
Rural Electrification Corporation	3.53	AAA
Power Grid Corporation of India Ltd.	3.51	AAA
Indian Railway Finance Corporation Ltd.	3.44	AAA
Tata Motors Ltd.	3.27	AAA
IndusInd Bank Ltd.	1.59	AA-
Tata Sons Ltd.	1.47	AAA
MRF Ltd.	0.70	AAA
NABARD	0.63	AAA
Export-Import Bank of India Ltd.	0.49	AAA
Ultratech Cement Ltd.	0.44	AAA
National Capital Regional Planning Board	0.34	AAA
Gas Authority of India Ltd.	0.06	AAA
NTPC Ltd.	0.01	AAA
<b>Total</b>	<b>44.33</b>	

Security	Net Asset %	Rating
<b>CASH AND MONEY MARKETS*</b>	<b>14.77%</b>	
<b>PORTFOLIO TOTAL</b>	<b>100.00%</b>	

\* Money Market includes Liquid Schemes of Mutual Funds & Bank Deposit



# Life Unit Linked GROWTH FUND

ULIF00527/01/2004LIFEGROWTH122

The fund is designed to provide long-term cumulative capital growth while managing the risk of a relatively high exposure to equity markets. The policy holder gets the full benefit of a rise in the market.

The risk profile for this fund is high.

## Asset Allocation Pattern

- Cash and Money Market Instruments 0%-40%
- Equity 30%-85%
- Government and other Debt Securities 0%-50%

## Asset Mix



## Portfolio Return

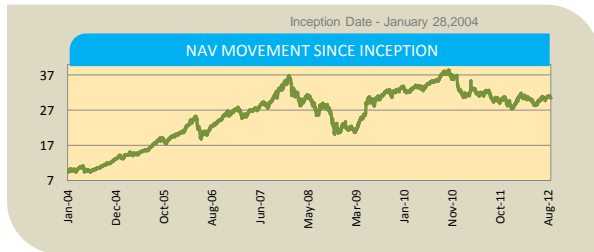
As on August 31, 2012

	CAGR Return			Absolute Return
	Since inception	Last 5 years	Last 3 years	Last 1 year
Portfolio return	15.0%	3.0%	2.4%	2.3%
Benchmark**	11.8%	5.0%	5.2%	6.5%

**Note:** Past returns are not indicative of future performance.

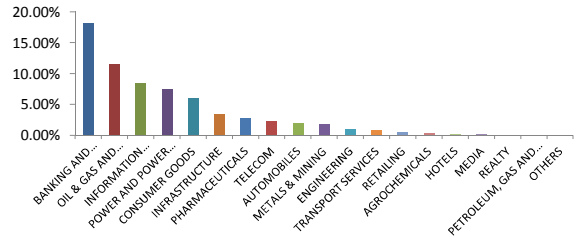
\*\*Benchmark return has been computed by applying benchmark weightages on CRISIL Composite Bond Fund Index and S&P CNX NIFTY

## NAV Movement



Portfolio as on August 31, 2012

Security	Net Asset %	Rating
<b>EQUITIES</b>	<b>67.47%</b>	



### TOP 10 EQUITY STOCKS AND OTHERS

Reliance Industries Ltd.	5.61
Infosys Ltd.	5.27
ICICI Bank Ltd.	4.98
ITC Ltd.	4.96
HDFC Bank Ltd.	3.55
HDFC Ltd.	3.53
Tata Consultancy Services Ltd.	3.03
Larsen & Toubro Ltd.	2.52
NTPC Ltd.	2.11
Bharti Airtel Ltd.	2.11
Others	29.80

[View Detailed Portfolio >>](#)

### GOVERNMENT SECURITIES

8.79% GOI 2021	0.95
8.28% GOI 2027	0.90
8.15% GOI 2022	0.65
8.13% GOI 2022	0.31
9.15% GOI 2024	0.27
8.95% Maharashtra SDL 2022	0.20
8.33% GOI 2026	0.18
8.19% GOI 2020	0.10
7.49% GOI 2017	0.08
8.48% Maharashtra SDL 2020	0.04
6.05% GOI 2019	0.01
8.16% Tamil Nadu State Development Ltd. 2020	0.01
<b>Total</b>	<b>3.70</b>

### CORPORATE BONDS

HDFC Ltd.	4.00	AAA
Power Finance Corporation Ltd.	3.03	AAA
Rural Electrification Corporation	1.97	AAA
LIC Housing Finance Ltd.	1.30	AAA
Tata Sons Ltd.	1.25	AAA
Power Grid Corporation of India Ltd.	0.51	AAA
Punjab National Bank	0.51	AAA
Tata Motors Ltd.	0.47	AAA
Indian Railway Finance Corporation Ltd.	0.42	AAA
Steel Authority of India Ltd.	0.34	AAA
Export-Import Bank of India Ltd.	0.26	AAA
Reliance Gas Transportation Infrastructure Ltd.	0.26	AAA
National Capital Regional Planning Board	0.25	AAA
Gas Authority of India Ltd.	0.24	AAA
NABARD	0.19	AAA
Reliance Capital Ltd.	0.13	AAA
Reliance Industries Ltd.	0.10	AAA
MRF Ltd.	0.05	AAA
Neyveli Lignite Corporation Ltd.	0.02	AAA
Dr Reddys Laboratories Ltd.	0.01	AA+
Indusind Bank Ltd.	0.01	AA-
<b>Total</b>	<b>15.32</b>	

Security	Net Asset %	Rating
<b>CASH AND MONEY MARKETS*</b>	<b>13.51%</b>	
<b>PORTFOLIO TOTAL</b>	<b>100.00%</b>	

\* Money Market includes Liquid Schemes of Mutual Funds & Bank Deposit

# Life Unit Linked ENHANCER FUND

ULIF01230/01/2008LIENHANCER122

The fund is designed to provide long-term cumulative capital growth while managing the risk of exposure to equity markets. The policy holder gets the full benefit of a rise in the market.

The risk profile for this fund is high.

## Asset Allocation Pattern

- Debt and Money Market Instruments 0%-40%
- Equity 60%-100%

## Asset Mix



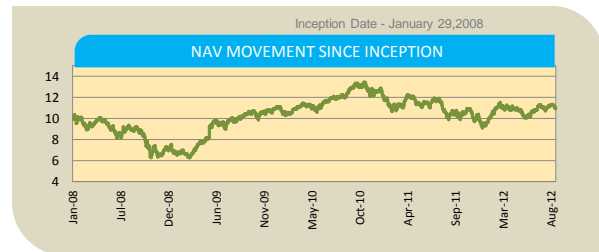
## Portfolio Return

As on August 31, 2012

	CAGR Return		Absolute Return
	Since inception	Last 3 years	Last 1 year
Portfolio return	2.1%	2.8%	4.9%
Benchmark**	0.4%	4.1%	5.1%

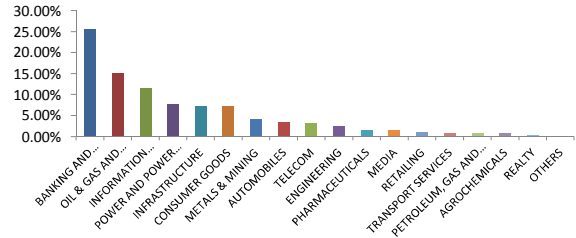
*Note: Past returns are not indicative of future performance.*  
\*\*Benchmark for this fund is S&P CNX NIFTY

## NAV Movement



Portfolio as on August 31, 2012

Security	Net Asset %	Rating
<b>EQUITIES</b>	<b>94.09%</b>	



### TOP 10 EQUITY STOCKS AND OTHERS

Infosys Ltd.	7.70
ITC Ltd.	5.85
ICICI Bank Ltd.	5.66
Reliance Industries Ltd.	5.59
HDFC Ltd.	5.51
Larsen & Toubro Ltd.	3.93
Tata Consultancy Services Ltd.	3.64
HDFC Bank Ltd.	3.40
Bharti Airtel Ltd.	3.17
State Bank of India	3.06
Others	46.58

[View Detailed Portfolio >>](#)

<b>CASH AND MONEY MARKETS*</b>	<b>5.91%</b>
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<b>PORTFOLIO TOTAL</b>	<b>100.00%</b>
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\* Money Market includes Liquid Schemes of Mutual Funds & Bank Deposit

# Life Unit Linked INDEX FUND

ULIF01002/01/2008LIFEINDEXF122

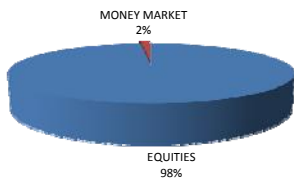
The investment objective of this fund is to generate returns in line with the stock market index - S&P CNX NIFTY. Subject to exposure norms applicable under the IRDA (Investment) regulations.

The risk profile for this fund is high.

## Asset Allocation Pattern

- Debt Securities Incl. Money Market Instruments 0%-20%
- Equity 80%-100%

## Asset Mix



## Portfolio Return

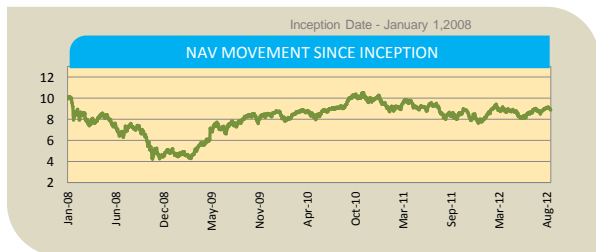
As on August 31, 2012

	CAGR Return		Absolute Return
	Since inception	Last 3 years	Last 1 year
Portfolio return	-2.5%	4.6%	5.6%
Benchmark**	-3.4%	4.1%	5.1%

**Note:** Past returns are not indicative of future performance.

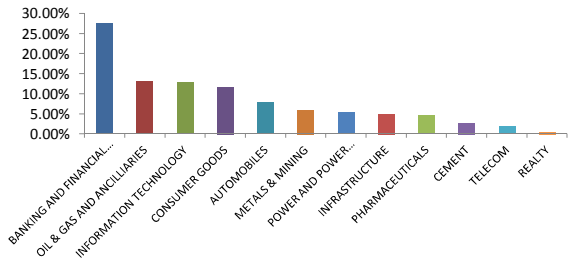
\*\*Benchmark return has been computed by applying benchmark weightages on S&P CNX NIFTY

## NAV Movement



Portfolio as on August 31, 2012

Security	Net Asset %	Rating
<b>EQUITIES</b>	<b>98.47%</b>	



### TOP 10 EQUITY STOCKS AND OTHERS

ITC Ltd.	8.54
Reliance Industries Ltd.	7.85
Infosys Ltd.	6.78
HDFC Ltd.	6.55
HDFC Bank Ltd.	6.49
ICICI Bank Ltd.	6.36
Larsen & Toubro Ltd.	4.41
Tata Consultancy Services Ltd.	4.12
Hindustan Unilever Ltd.	3.11
State Bank of India	2.95
Others	41.31

[View Detailed Portfolio >>](#)

**CASH AND MONEY MARKETS\*** 1.53%

**PORTFOLIO TOTAL** 100.00%

\* Money Market includes Liquid Schemes of Mutual Funds & Bank Deposit

# Life Unit Linked PSU FUND

ULIF02208/01/2010LIFEPSUFND122

The investment objective of the fund is to generate steady returns through investment in PSU and related equities.

The risk profile for this fund is high.

## Asset Allocation Pattern

- Cash and Money Market Instruments 0%-40%
- Equity 60%-100%

## Asset Mix



## Portfolio Return

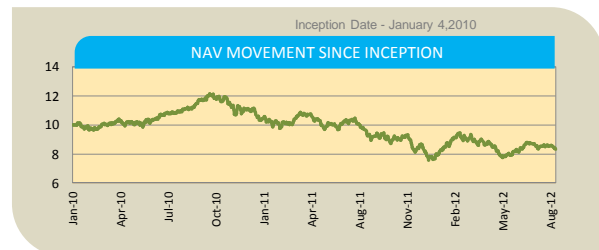
As on August 31, 2012

	CAGR Return	Absolute Return
	Since inception	Last 1 year
Portfolio return	-6.7%	-9.5%
Benchmark**	-12.0%	-8.9%

*Note: Past returns are not indicative of future performance.*

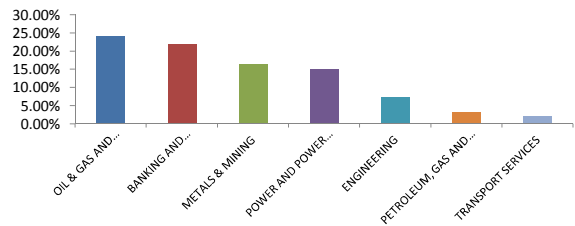
*\*\*Benchmark return has been computed by applying benchmark weightages on BSE PSU Index*

## NAV Movement



Portfolio as on August 31, 2012

Security	Net Asset %	Rating
<b>EQUITIES</b>	<b>89.32%</b>	



### TOP 10 EQUITY STOCKS AND OTHERS

Coal India Ltd.	9.09
Oil and Natural Gas Corporation Ltd.	8.10
State Bank of India	7.14
NTPC Ltd.	6.96
National Mineral Development Corporation Ltd.	4.85
Indian Oil Corporation Ltd.	4.73
Gas Authority of India Ltd.	4.58
Bharat Heavy Electricals Ltd.	4.01
Bharat Electronics Ltd.	3.85
Oil India Ltd.	3.52
Others	32.49

[View Detailed Portfolio >>](#)

<b>CASH AND MONEY MARKETS*</b>	<b>10.68%</b>
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<b>PORTFOLIO TOTAL</b>	<b>100.00%</b>
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\* Money Market includes Liquid Schemes of Mutual Funds & Bank Deposit

# Life Unit Linked INFRASTRUCTURE FUND

ULIF01908/01/2010LIFEINFRAF122

The investment objective of the fund is to generate steady returns through investment in infrastructure and related equities.

The risk profile for this fund is high.

## Asset Allocation Pattern

- Cash and Money Market Instruments 0%-40%
- Equity 60%-100%

## Asset Mix



## Portfolio Return

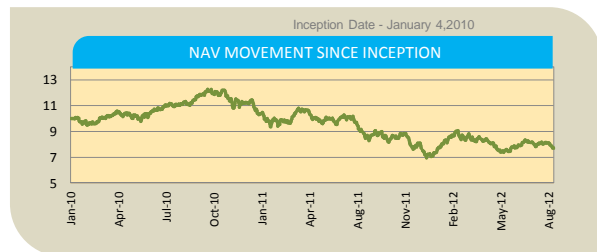
As on August 31, 2012

	CAGR Return	Absolute Return
	Since inception	Last 1 year
Portfolio return	-9.4%	-11.4%
Benchmark**	-17.1%	-19.7%

*Note: Past returns are not indicative of future performance.*

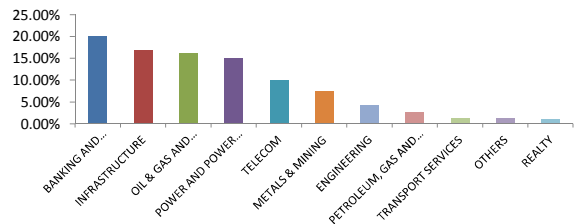
*\*\*Benchmark return has been computed by applying benchmark weightages on CNX INFRASTRUCTURE*

## NAV Movement



Portfolio as on August 31, 2012

Security	Net Asset %	Rating
<b>EQUITIES</b>	<b>95.18%</b>	



### TOP 10 EQUITY STOCKS AND OTHERS

Bharti Airtel Ltd.	9.13
Larsen & Toubro Ltd.	7.93
Reliance Industries Ltd.	5.07
NTPC Ltd.	4.02
ICICI Bank Ltd.	3.92
HDFC Ltd.	3.31
Tata Power Co. Ltd.	3.01
State Bank of India	2.60
Hindustan Petroleum Corporation Ltd.	2.59
Power Grid Corporation of India Ltd.	2.58
Others	51.02

[View Detailed Portfolio >>](#)

<b>CASH AND MONEY MARKETS*</b>	<b>4.82%</b>
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<b>PORTFOLIO TOTAL</b>	<b>100.00%</b>
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\* Money Market includes Liquid Schemes of Mutual Funds & Bank Deposit

# Life Unit Linked WEALTHBUILDER FUND

ULIF03020/07/2010LIFEWEALTH122

This fund aims at participating in a well-diversified equity portfolio to provide progressive capital growth and use highly rated debt instruments to lock-in the capital growth.

The risk profile for this fund is medium.

## Asset Allocation Pattern

- Debt and Money Market Instruments 0%-100%
- Equity 0%-100%

## Asset Mix



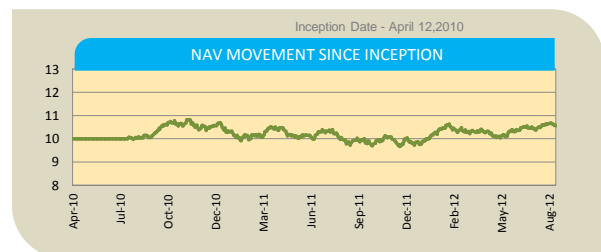
## Portfolio Return

As on August 31, 2012

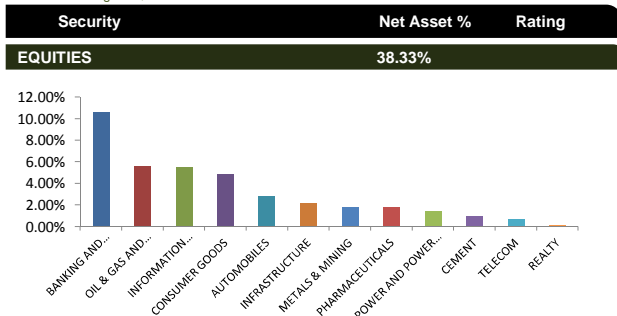
	CAGR Return	Absolute Return
	Since inception	Last 1 year
Portfolio return	2.6%	6.5%

Note: Past returns are not indicative of future performance.

## NAV Movement



Portfolio as on August 31, 2012



### TOP 10 EQUITY STOCKS AND OTHERS

Reliance Industries Ltd.	3.67
ITC Ltd.	3.50
Infosys Ltd.	3.19
ICICI Bank Ltd.	2.81
HDFC Bank Ltd.	2.57
HDFC Ltd.	2.13
Larsen & Toubro Ltd.	2.00
Tata Consultancy Services Ltd.	1.58
Hindustan Unilever Ltd.	1.36
State Bank of India	1.16
Others	14.36

[View Detailed Portfolio >>](#)

### GOVERNMENT SECURITIES

8.18% Andhra Pradesh SDL 2020	15.08
8.19% GOI 2020	2.74
8.16% Tamil Nadu State Development Ltd. 2020	1.64
<b>Total</b>	<b>19.46</b>

### CORPORATE BONDS

Steel Authority of India Ltd.	6.89	AAA
Indian Railway Finance Corporation Ltd.	6.74	AAA
Power Finance Corporation Ltd.	6.12	AAA
NTPC Ltd.	5.42	AAA
Power Grid Corporation of India Ltd.	4.76	AAA
Rural Electrification Corporation	3.82	AAA
<b>Total</b>	<b>33.75</b>	

**CASH AND MONEY MARKETS\*** 8.46%

**PORTFOLIO TOTAL** 100.00%

\* Money Market includes Liquid Schemes of Mutual Funds & Bank Deposit

# Life Unit Linked DYNAMIC P/E FUND

ULIF03201/08/2011LIFDYNAMIC122

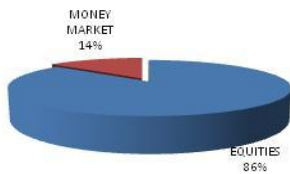
To provide long term capital appreciation through dynamic asset allocation between Debt and Equity. The allocation to Equity and Equity Related Securities is determined with reference to the Forward Price Earning (P/E) multiple of the NSE S&P CNX Nifty index and the remainder is invested in Debt and Money Market instruments.

The risk profile for this fund is high.

## Asset Allocation Pattern

- Debt and Money Market Instruments 0%-100%
- Equity 0%-100%

## Asset Mix



## Portfolio Return

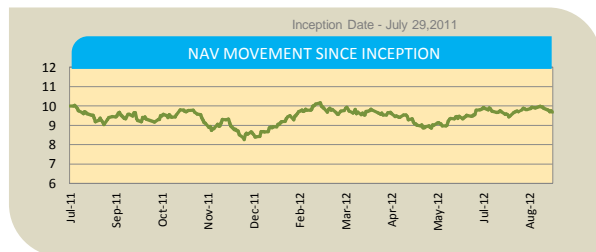
As on August 31, 2012

	CAGR Return	Absolute Return
	Since inception	Last 1 year
Portfolio return	-2.9%	2.9%
Benchmark**	-2.9%	5.7%

**Note:** Past returns are not indicative of future performance.

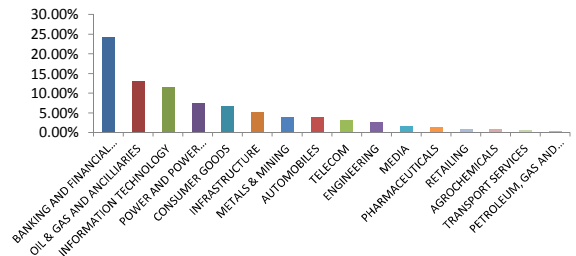
Benchmark return has been computed by applying benchmark weightages on CNX S&P NIFTY and LIQUID INDEX

## NAV Movement



Portfolio as on August 31, 2012

Security	Net Asset %	Rating
<b>EQUITIES</b>	<b>86.13%</b>	



### TOP 10 EQUITY STOCKS AND OTHERS

Infosys Ltd.	7.56
ICICI Bank Ltd.	5.64
Reliance Industries Ltd.	5.49
ITC Ltd.	5.38
HDFC Ltd.	5.34
Tata Consultancy Services Ltd.	3.80
Larsen & Toubro Ltd.	3.51
HDFC Bank Ltd.	3.43
Bharti Airtel Ltd.	3.08
State Bank of India	2.74
Others	40.16

[View Detailed Portfolio >>](#)

**CASH AND MONEY MARKETS\*** 13.87%

**PORTFOLIO TOTAL** 100.00%

\* Money Market includes Liquid Schemes of Mutual Funds & Bank Deposit

# Life Unit Linked BOND FUND-II

ULIF01608/01/2010LIFDEBT-II122

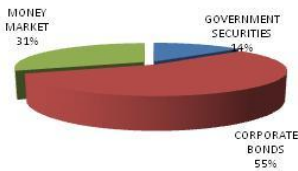
To generate a steady income through investment in high quality fixed income securities.

The risk profile for this fund is low.

## Asset Allocation Pattern

- Debt and Money Market Instruments 0%-100%

## Asset Mix



## Portfolio Return

As on August 31, 2012

	CAGR Return	Absolute Return
	Since inception	Last 1 year
Portfolio return	8.2%	9.8%
Benchmark**	7.0%	8.7%

Note: Past returns are not indicative of future performance.

\*\*Benchmark for this fund is CRISIL Composite Bond Fund Index

Portfolio as on August 31, 2012

Security	Net Asset %	Rating
<b>GOVERNMENT SECURITIES</b>		
8.33% GOI 2026	7.41	
91 Days Treasury bill 07/09/2012	5.32	
8.28% GOI 2027	0.87	
7.77% Haryana SDL 2015	0.25	
7.77% Gujarat SDL 2015	0.19	
8.48% Maharashtra SDL 2020	0.04	
<b>Total</b>	<b>14.08</b>	

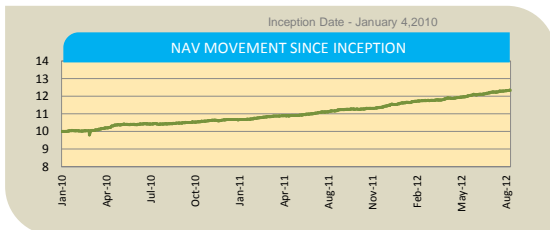
<b>CORPORATE BONDS</b>		
India Infrastructure Finance Company Ltd.	7.72	AAA
Rural Electrification Corporation	7.66	AAA
Tata Sons Ltd.	7.05	AAA
HDFC Ltd.	6.78	AAA
LIC Housing Finance Ltd.	6.66	AAA
Export-Import Bank of India Ltd.	6.22	AAA
Power Grid Corporation of India Ltd.	3.53	AAA
Power Finance Corporation Ltd.	3.04	AAA
NABARD	1.96	AAA
Reliance Industries Ltd.	1.86	AAA
Reliance Gas Transportation Infrastructure Ltd.	1.49	AAA
Hindustan Petroleum Corporation Ltd.	0.70	AAA
ICICI Bank Ltd.	0.27	AAA
Tata Motors Ltd.	0.22	AAA
Indian Railway Finance Corporation Ltd.	0.18	AAA
<b>Total</b>	<b>55.34</b>	

<b>CASH AND MONEY MARKETS*</b>	<b>30.58%</b>
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<b>PORTFOLIO TOTAL</b>	<b>100.00%</b>
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\* Money Market includes Liquid Schemes of Mutual Funds & Bank Deposit

## NAV Movement





# Life Unit Linked PROTECTOR FUND-II

ULIF02108/01/2010LIPROTE-II122

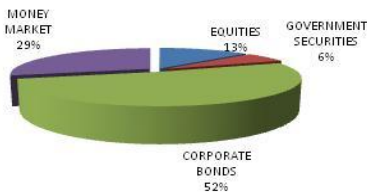
To generate steady returns with a minimum exposure to equities.

The risk profile for this fund is low.

## Asset Allocation Pattern

- Debt and Money Market Instruments 80%-100%
- Equity 0%-20%

## Asset Mix



## Portfolio Return

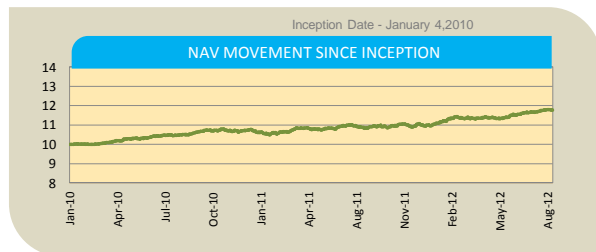
As on August 31, 2012

	CAGR Return	Absolute Return
	Since inception	Last 1 year
Portfolio return	6.4%	7.9%
Benchmark**	6.1%	8.4%

Note: Past returns are not indicative of future performance.

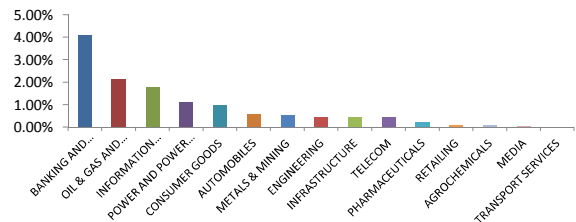
\*\*Benchmark return has been computed by applying benchmark weightages on CRISIL Composite Bond Fund Index and S&P CNX NIFTY

## NAV Movement



Portfolio as on August 31, 2012

Security	Net Asset %	Rating
<b>EQUITIES</b>	<b>13.18%</b>	



### TOP 10 EQUITY STOCKS AND OTHERS

Infosys Ltd.	1.19
Reliance Industries Ltd.	1.06
HDFC Ltd.	1.03
HDFC Bank Ltd.	0.91
ITC Ltd.	0.86
ICICI Bank Ltd.	0.81
Tata Consultancy Services Ltd.	0.62
Bharti Airtel Ltd.	0.46
Larsen & Toubro Ltd.	0.45
State Bank of India	0.37
Others	5.42

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### GOVERNMENT SECURITIES

7.77% Gujarat SDL 2015	1.08
8.79% GOI 2021	1.07
8.95% Maharashtra SDL 2022	1.04
7.83% GOI 2018	1.02
8.28% GOI 2027	0.87
8.13% GOI 2022	0.82
8.48% Maharashtra SDL 2020	0.22
<b>Total</b>	<b>6.12</b>

### CORPORATE BONDS

Tata Sons Ltd.	7.41	AAA
LIC Housing Finance Ltd.	7.37	AAA
Power Finance Corporation Ltd.	6.59	AAA
Reliance Gas Transportation Infrastructure Ltd.	6.54	AAA
Rural Electrification Corporation	6.27	AAA
HDFC Ltd.	5.06	AAA
India Infrastructure Finance Company Ltd.	3.68	AAA
NABARD	3.13	AAA
Power Grid Corporation of India Ltd.	1.95	AAA
Reliance Capital Ltd.	0.78	AAA
IndusInd Bank Ltd.	0.77	AA-
Gas Authority of India Ltd.	0.76	AAA
Tata Motors Ltd.	0.63	AAA
Ultratech Cement Ltd.	0.52	AAA
Reliance Industries Ltd.	0.24	AAA
<b>Total</b>	<b>51.70</b>	

<b>CASH AND MONEY MARKETS*</b>	<b>29.00%</b>
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<b>PORTFOLIO TOTAL</b>	<b>100.00%</b>
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\* Money Market includes Liquid Schemes of Mutual Funds & Bank Deposit

# Life Unit Linked BALANCE FUND-II

ULIF01508/01/2010LIBALAN-II122

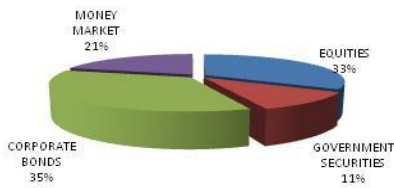
To generate a balance of capital growth and steady returns.

The risk profile for this fund is medium.

## Asset Allocation Pattern

- Debt and Money Market Instruments 55%-100%
- Equity 0%-45%

## Asset Mix



## Portfolio Return

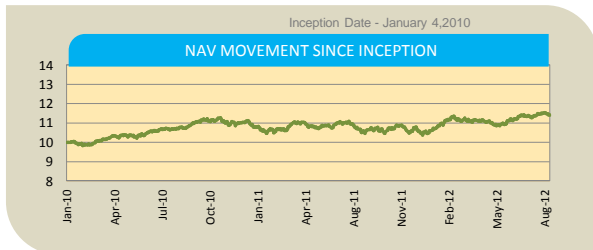
As on August 31, 2012

	CAGR Return	Absolute Return
	Since inception	Last 1 year
Portfolio return	5.1%	7.2%
Benchmark**	5.1%	7.9%

Note: Past returns are not indicative of future performance.

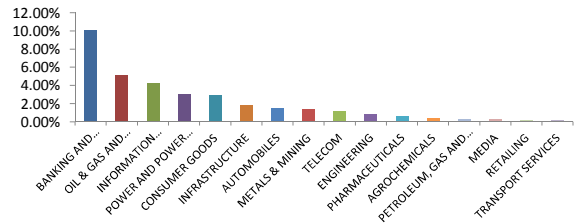
\*\*Benchmark return has been computed by applying benchmark weightages on CRISIL Composite Bond Fund Index and S&P CNX NIFTY

## NAV Movement



Portfolio as on August 31, 2012

Security	Net Asset %	Rating
<b>EQUITIES</b>	<b>33.32%</b>	



### TOP 10 EQUITY STOCKS AND OTHERS

Infosys Ltd.	2.66
ITC Ltd.	2.22
Reliance Industries Ltd.	2.20
ICICI Bank Ltd.	2.14
HDFC Bank Ltd.	1.96
HDFC Ltd.	1.95
Tata Consultancy Services Ltd.	1.53
Bharti Airtel Ltd.	1.17
Larsen & Toubro Ltd.	1.14
Oil and Natural Gas Corporation Ltd.	1.08
Others	15.27

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### GOVERNMENT SECURITIES

8.19% GOI 2020	4.90
8.28% GOI 2027	2.30
9.15% GOI 2024	1.78
8.95% Maharashtra SDL 2022	0.63
8.13% GOI 2022	0.62
8.79% GOI 2021	0.51
8.48% Maharashtra SDL 2020	0.18
7.83% GOI 2018	0.12
<b>Total</b>	<b>11.04</b>

### CORPORATE BONDS

Tata Sons Ltd.	7.15	AAA
LIC Housing Finance Ltd.	6.31	AAA
Reliance Gas Transportation Infrastructure Ltd.	5.16	AAA
Power Finance Corporation Ltd.	4.55	AAA
HDFC Ltd.	4.02	AAA
NABARD	2.01	AAA
Power Grid Corporation of India Ltd.	1.72	AAA
Reliance Capital Ltd.	1.00	AAA
Rural Electrification Corporation	0.89	AAA
Tata Motors Ltd.	0.76	AAA
Gas Authority of India Ltd.	0.74	AAA
IndusInd Bank Ltd.	0.25	AA-
Ultratech Cement Ltd.	0.25	AAA
Reliance Industries Ltd.	0.24	AAA
<b>Total</b>	<b>35.05</b>	

**CASH AND MONEY MARKETS\*** 20.59%

**PORTFOLIO TOTAL** 100.00%

\* Money Market includes Liquid Schemes of Mutual Funds & Bank Deposit

# Life Unit Linked GROWTH FUND-II

ULIF01808/01/2010LIGROWT-II122

To generate long term capital appreciation with high equity exposure.

The risk profile for this fund is high.

## Asset Allocation Pattern

- Debt and Money Market Instruments 15%-70%
- Equity 30%-85%

## Asset Mix



## Portfolio Return

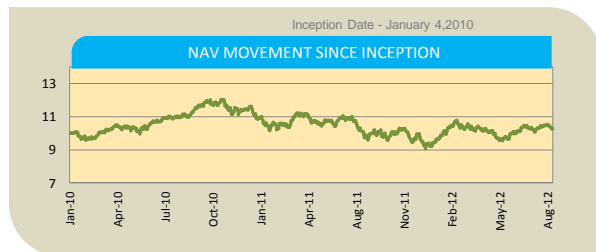
As on August 31, 2012

	CAGR Return	Absolute Return
	Since inception	Last 1 year
Portfolio return	0.9%	2.8%
Benchmark**	2.1%	6.4%

Note: Past returns are not indicative of future performance.

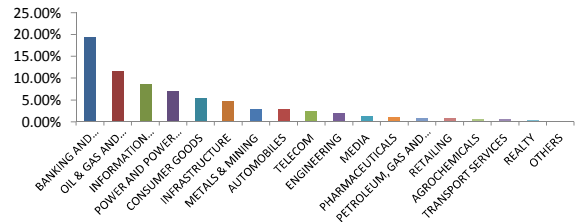
\*\*Benchmark return has been computed by applying benchmark weightages on CRISIL Composite Bond Fund Index and S&P CNX NIFTY

## NAV Movement



Portfolio as on August 31, 2012

Security	Net Asset %	Rating
<b>EQUITIES</b>	<b>71.39%</b>	



### TOP 10 EQUITY STOCKS AND OTHERS

Infosys Ltd.	5.38
Reliance Industries Ltd.	4.94
ICICI Bank Ltd.	4.50
ITC Ltd.	4.41
HDFC Ltd.	3.53
HDFC Bank Ltd.	3.53
Tata Consultancy Services Ltd.	3.11
Larsen & Toubro Ltd.	2.52
Bharti Airtel Ltd.	2.33
State Bank of India	2.02
Others	35.12

[View Detailed Portfolio >>](#)

### GOVERNMENT SECURITIES

8.19% GOI 2020	1.75
9.15% GOI 2024	0.80
8.15% GOI 2022	0.50
8.28% GOI 2027	0.45
7.83% GOI 2018	0.13
8.48% Maharashtra SDL 2020	0.10
8.79% GOI 2021	0.10
<b>Total</b>	<b>3.83</b>

### CORPORATE BONDS

Tata Sons Ltd.	3.69	AAA
HDFC Ltd.	3.20	AAA
Power Finance Corporation Ltd.	2.96	AAA
NABARD	1.51	AAA
Reliance Gas Transportation Infrastructure Ltd.	1.28	AAA
Rural Electrification Corporation	1.01	AAA
LIC Housing Finance Ltd.	0.92	AAA
Power Grid Corporation of India Ltd.	0.88	AAA
Tata Motors Ltd.	0.37	AAA
Reliance Capital Ltd.	0.30	AAA
Indian Railway Finance Corporation Ltd.	0.21	AAA
Steel Authority of India Ltd.	0.20	AAA
IndusInd Bank Ltd.	0.10	AA-
Reliance Industries Ltd.	0.07	AAA
<b>Total</b>	<b>16.70</b>	

**CASH AND MONEY MARKETS\*** 8.08%

**PORTFOLIO TOTAL** 100.00%

\* Money Market includes Liquid Schemes of Mutual Funds & Bank Deposit

# Life Unit Linked ENHANCER FUND-II

ULIF01708/01/2010LIFENHN-II122

To provide aggressive, long term capital growth with high equity exposure.

The risk profile for this fund is high.

## Asset Allocation Pattern

- Debt and Money Market Instruments 0%-40%
- Equity 60%-100%

## Asset Mix



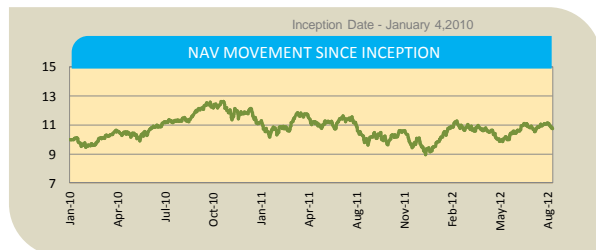
## Portfolio Return

As on August 31, 2012

	CAGR Return	Absolute Return
	Since inception	Last 1 year
Portfolio return	2.8%	6.1%
Benchmark**	0.1%	5.1%

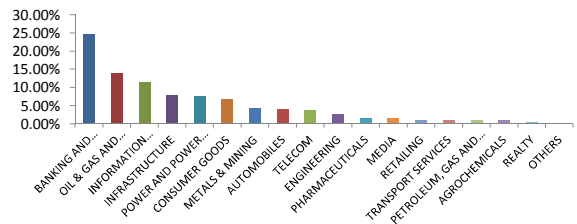
*Note: Past returns are not indicative of future performance.  
\*\*Benchmark for this fund is S&P CNX NIFTY*

## NAV Movement



Portfolio as on August 31, 2012

Security	Net Asset %	Rating
<b>EQUITIES</b>	<b>92.62%</b>	



### TOP 10 EQUITY STOCKS AND OTHERS

Infosys Ltd.	7.52
ICICI Bank Ltd.	5.55
Reliance Industries Ltd.	5.46
ITC Ltd.	5.26
HDFC Ltd.	5.16
Tata Consultancy Services Ltd.	3.74
Larsen & Toubro Ltd.	3.61
HDFC Bank Ltd.	3.48
Bharti Airtel Ltd.	3.19
State Bank of India	2.86
Others	46.79

[View Detailed Portfolio >>](#)

<b>CASH AND MONEY MARKETS*</b>	<b>7.38%</b>
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<b>PORTFOLIO TOTAL</b>	<b>100.00%</b>
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\* Money Market includes Liquid Schemes of Mutual Funds & Bank Deposit

# Life Unit Linked INDEX FUND-II

ULIF02008/01/2010LIFINDX-II22

To generate returns in line with the stock market index - S&P CNX NIFTY.

The risk profile for this fund is high.

## Asset Allocation Pattern

- Debt and Money Market Instruments 0%-20%
- Equity 80%-100%

## Asset Mix



## Portfolio Return

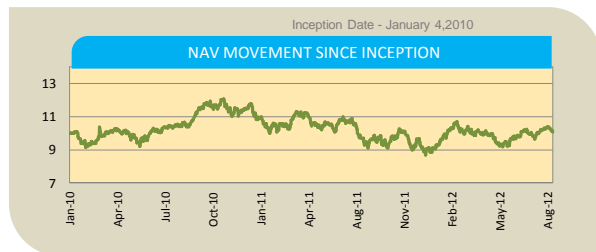
As on August 31, 2012

	CAGR Return	Absolute Return
	Since inception	Last 1 year
Portfolio return	0.3%	5.1%
Benchmark**	0.1%	5.1%

*Note: Past returns are not indicative of future performance.*

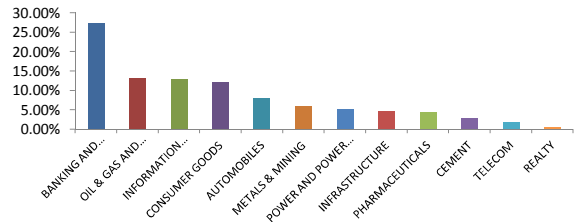
*\*\*Benchmark return has been computed by applying benchmark weightages on S&P CNX NIFTY*

## NAV Movement



Portfolio as on August 31, 2012

Security	Net Asset %	Rating
<b>EQUITIES</b>	<b>98.47%</b>	



### TOP 10 EQUITY STOCKS AND OTHERS

ITC Ltd.	8.78
Reliance Industries Ltd.	7.86
Infosys Ltd.	6.92
HDFC Ltd.	6.63
HDFC Bank Ltd.	6.53
ICICI Bank Ltd.	6.29
Larsen & Toubro Ltd.	4.20
Tata Consultancy Services Ltd.	4.14
Hindustan Unilever Ltd.	3.19
Oil and Natural Gas Corporation Ltd.	2.93
Others	41.00

[View Detailed Portfolio >>](#)

**CASH AND MONEY MARKETS\*** 1.53%

**PORTFOLIO TOTAL** 100.00%

\* Money Market includes Liquid Schemes of Mutual Funds & Bank Deposit

# Pension Unit Linked SECURE FUND

ULIF00803/03/2005PNSNSECURE122

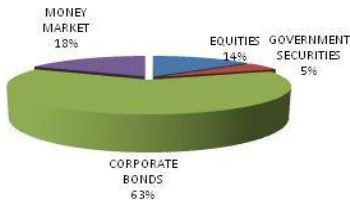
The investment objective of the fund is to provide progressive return on investment and carry capital guarantee as defined in the policy terms & conditions.

The risk profile for this fund is low.

## Asset Allocation Pattern

- Cash and Money Market Instruments 0%-40%
- Equity 0%-20%
- Government and other Debt Securities 60%-100%

## Asset Mix



## Portfolio Return

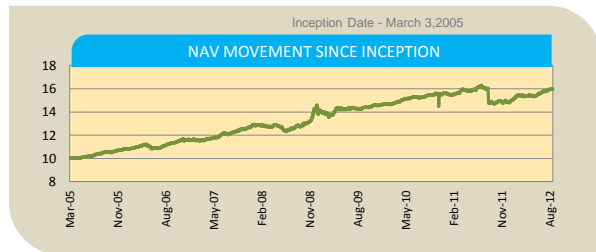
As on August 31, 2012

	CAGR Return			Absolute Return
	Since inception	Last 5 years	Last 3 years	Last 1 year
Portfolio return	7.7%	7.6%	7.1%	9.1%
Benchmark**	6.9%	6.3%	7.3%	8.9%

Note: Past returns are not indicative of future performance.

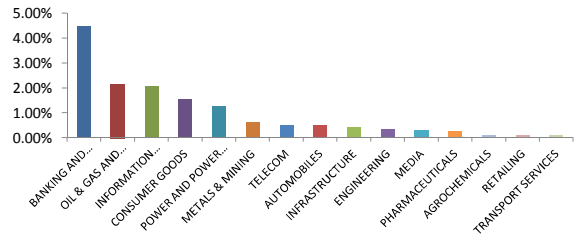
\*\*Benchmark return has been computed by applying benchmark weightages on CRISIL Composite Bond Fund Index and S&P CNX NIFTY

## NAV Movement



Portfolio as on August 31, 2012

Security	Net Asset %	Rating
<b>EQUITIES</b>	<b>14.60%</b>	



### TOP 10 EQUITY STOCKS AND OTHERS

Infosys Ltd.	1.45
ITC Ltd.	1.14
Reliance Industries Ltd.	1.10
HDFC Ltd.	1.07
ICICI Bank Ltd.	1.04
HDFC Bank Ltd.	0.97
Tata Consultancy Services Ltd.	0.59
Bharti Airtel Ltd.	0.49
Coal India Ltd.	0.47
Oil and Natural Gas Corporation Ltd.	0.42
Others	5.86

[View Detailed Portfolio >>](#)

### GOVERNMENT SECURITIES

9.15% GOI 2024	2.33
7.83% GOI 2018	1.18
8.19% GOI 2020	0.66
8.15% GOI 2022	0.55
8.28% GOI 2027	0.22
<b>Total</b>	<b>4.94</b>

### CORPORATE BONDS

LIC Housing Finance Ltd.	8.45	AAA
HDFC Ltd.	7.39	AAA
Power Finance Corporation Ltd.	7.33	AAA
IndusInd Bank Ltd.	6.34	AA-
Export-Import Bank of India Ltd.	6.18	AAA
Tata Sons Ltd.	5.84	AAA
Steel Authority of India Ltd.	5.39	AAA
NABARD	4.45	AAA
Rural Electrification Corporation	2.68	AAA
Reliance Gas Transportation Infrastructure Ltd.	2.48	AAA
Indian Railway Finance Corporation Ltd.	1.75	AAA
India Infrastructure Finance Company Ltd.	1.34	AAA
Power Grid Corporation of India Ltd.	1.11	AAA
Reliance Industries Ltd.	0.90	AAA
Tata Motors Ltd.	0.54	AAA
Ultratech Cement Ltd.	0.44	AAA
<b>Total</b>	<b>62.61</b>	

<b>CASH AND MONEY MARKETS*</b>	<b>17.85%</b>
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<b>PORTFOLIO TOTAL</b>	<b>100.00%</b>
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\* Money Market includes Liquid Schemes of Mutual Funds & Bank Deposit

# Pension Unit Linked PROTECTOR FUND

ULIF01408/02/2008PNSPROTECT122

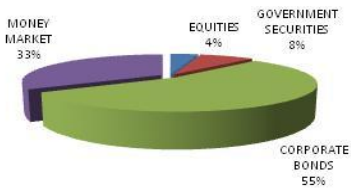
Progressive return on your investment by investing majority portion in debt securities, with a minimum exposure to equities.

The risk profile for this fund is low.

## Asset Allocation Pattern

- Cash and Money Market Instruments 0%-40%
- Equity 0%-20%
- Government and other Debt Securities 60%-100%

## Asset Mix



## Portfolio Return

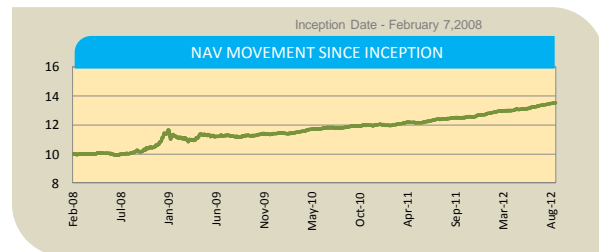
As on August 31, 2012

	CAGR Return		Absolute Return
	Since inception	Last 3 years	Last 1 year
Portfolio return	6.8%	6.6%	8.5%
Benchmark**	5.2%	6.8%	8.6%

Note: Past returns are not indicative of future performance.

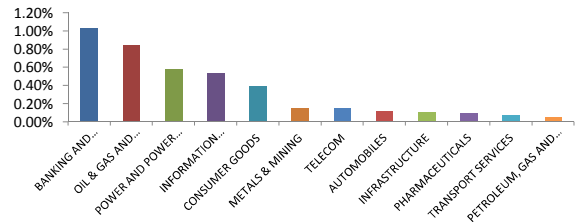
\*\*Benchmark return has been computed by applying benchmark weightages on CRISIL Composite Bond Fund Index and S&P CNX NIFTY

## NAV Movement



Portfolio as on August 31, 2012

Security	Net Asset %	Rating
<b>EQUITIES</b>	<b>4.06%</b>	



### TOP 10 EQUITY STOCKS AND OTHERS

Reliance Industries Ltd.	0.48
Infosys Ltd.	0.37
ITC Ltd.	0.36
ICICI Bank Ltd.	0.32
HDFC Ltd.	0.26
HDFC Bank Ltd.	0.18
Tata Consultancy Services Ltd.	0.16
NTPC Ltd.	0.16
Oil and Natural Gas Corporation Ltd.	0.14
Coal India Ltd.	0.14
Others	1.49

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### GOVERNMENT SECURITIES

8.79% GOI 2021	3.02
8.28% GOI 2027	1.50
8.48% Maharashtra SDL 2020	1.50
8.19% GOI 2020	1.46
7.17% GOI 2015	0.26
7.59% GOI 2016	0.11
10.71% GOI 2016	0.04
<b>Total</b>	<b>7.89</b>

### CORPORATE BONDS

Tata Sons Ltd.	8.05	AAA
HDFC Ltd.	7.09	AAA
LIC Housing Finance Ltd.	7.01	AAA
Power Finance Corporation Ltd.	5.53	AAA
Reliance Gas Transportation Infrastructure Ltd.	4.80	AAA
Indusind Bank Ltd.	4.57	AA-
Rural Electrification Corporation	3.48	AAA
Power Grid Corporation of India Ltd.	2.70	AAA
Steel Authority of India Ltd.	2.01	AAA
NABARD	1.97	AAA
Tata Motors Ltd.	1.31	AAA
India Infrastructure Finance Company Ltd.	0.99	AAA
MRF Ltd.	0.97	AAA
Reliance Industries Ltd.	0.90	AAA
Ultratech Cement Ltd.	0.78	AAA
Indian Railway Finance Corporation Ltd.	0.70	AAA
Gas Authority of India Ltd.	0.67	AAA
Export-Import Bank of India Ltd.	0.59	AAA
Hindustan Petroleum Corporation Ltd.	0.58	AAA
<b>Total</b>	<b>54.70</b>	

**CASH AND MONEY MARKETS\*** 33.35%

**PORTFOLIO TOTAL** 100.00%

\* Money Market includes Liquid Schemes of Mutual Funds & Bank Deposit

# Pension Unit Linked BALANCED FUND

ULIF00311/02/2003PNSBALANCE122

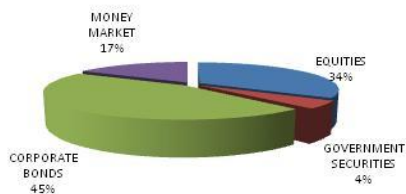
The fund is designed to provide long-term cumulative capital growth while controlling overall risk, by availing opportunities in debt and equity markets.

The risk profile for this fund is medium.

## Asset Allocation Pattern

- Cash and Money Market Instruments 0%-40%
- Equity 0%-45%
- Government and other Debt Securities 50%-90%

## Asset Mix



## Portfolio Return

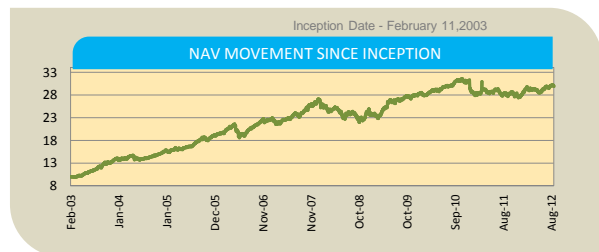
As on August 31, 2012

	CAGR Return			Absolute Return
	Since inception	Last 5 years	Last 3 years	Last 1 year
Portfolio return	13.0%	6.3%	6.1%	7.0%
Benchmark**	9.8%	5.6%	6.8%	8.3%

Note: Past returns are not indicative of future performance.

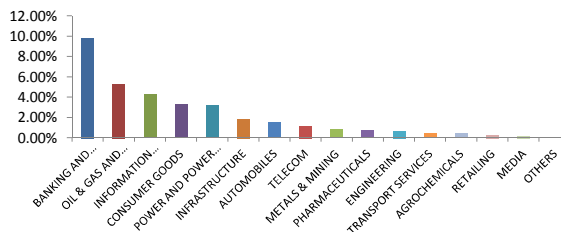
\*\*Benchmark return has been computed by applying benchmark weightages on CRISIL Composite Bond Fund Index and S&P CNX NIFTY

## NAV Movement



Portfolio as on August 31, 2012

Security	Net Asset %	Rating
<b>EQUITIES</b>	<b>33.73%</b>	



### TOP 10 EQUITY STOCKS AND OTHERS

Infosys Ltd.	2.87
ITC Ltd.	2.75
Reliance Industries Ltd.	2.49
HDFC Ltd.	2.21
ICICI Bank Ltd.	2.12
HDFC Bank Ltd.	1.95
Tata Consultancy Services Ltd.	1.40
Larsen & Toubro Ltd.	1.33
Bharti Airtel Ltd.	1.12
Oil and Natural Gas Corporation Ltd.	1.03
Others	14.46

[View Detailed Portfolio >>](#)

### GOVERNMENT SECURITIES

7.83% GOI 2018	2.34
8.28% GOI 2027	0.80
8.79% GOI 2021	0.64
8.15% GOI 2022	0.44
8.13% GOI 2022	0.34
<b>Total</b>	<b>4.56</b>

### CORPORATE BONDS

Power Finance Corporation Ltd.	7.79	AAA
Power Grid Corporation of India Ltd.	7.06	AAA
Reliance Industries Ltd.	5.57	AAA
HDFC Ltd.	5.32	AAA
Reliance Gas Transportation Infrastructure Ltd.	4.60	AAA
Indian Railway Finance Corporation Ltd.	4.31	AAA
Tata Motors Ltd.	3.31	AAA
Ultratech Cement Ltd.	1.69	AAA
Tata Sons Ltd.	1.03	AAA
LIC Housing Finance Ltd.	1.01	AAA
MRF Ltd.	1.01	AAA
NABARD	0.96	AAA
Rural Electrification Corporation	0.77	AAA
Export-Import Bank of India Ltd.	0.61	AAA
<b>Total</b>	<b>45.04</b>	

### CASH AND MONEY MARKETS\*

16.67%

### PORTFOLIO TOTAL

100.00%

\* Money Market includes Liquid Schemes of Mutual Funds & Bank Deposit



# Pension Unit Linked GROWTH FUND

ULIF00703/03/2005PNSNGROWTH122

The fund is designed to provide long-term cumulative growth while managing the risk of relatively high exposure to equity markets.

The risk profile for this fund is high.

## Asset Allocation Pattern

- Cash and Money Market Instruments 0%-40%
- Equity 20%-60%
- Government and other Debt Securities 20%-60%

## Asset Mix



## Portfolio Return

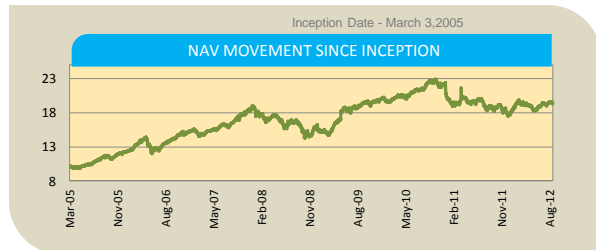
As on August 31, 2012

	CAGR Return			Absolute Return
	Since inception	Last 5 years	Last 3 years	Last 1 year
Portfolio return	10.6%	5.5%	3.8%	4.0%
Benchmark**	9.7%	5.2%	5.7%	7.5%

Note: Past returns are not indicative of future performance.

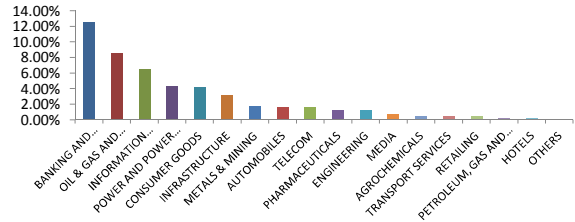
\*\*Benchmark return has been computed by applying benchmark weightages on CRISIL Composite Bond Fund Index and S&P CNX NIFTY

## NAV Movement



Portfolio as on August 31, 2012

Security	Net Asset %	Rating
<b>EQUITIES</b>	<b>48.46%</b>	



### TOP 10 EQUITY STOCKS AND OTHERS

Infosys Ltd.	4.30
Reliance Industries Ltd.	3.74
ITC Ltd.	3.37
ICICI Bank Ltd.	3.22
HDFC Ltd.	2.70
Tata Consultancy Services Ltd.	2.07
Larsen & Toubro Ltd.	2.01
HDFC Bank Ltd.	1.95
Bharti Airtel Ltd.	1.44
State Bank of India	1.43
Others	22.23

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### GOVERNMENT SECURITIES

8.13% GOI 2022	1.18
8.15% GOI 2022	1.05
8.79% GOI 2021	0.98
8.33% GOI 2026	0.87
8.19% GOI 2020	0.79
8.95% Maharashtra SDL 2022	0.62
8.97% GOI 2030	0.32
8.28% GOI 2027	0.18
7.83% GOI 2018	0.11
6.80% Karnataka Sdl 2012	0.03
<b>Total</b>	<b>6.13</b>

### CORPORATE BONDS

Power Finance Corporation Ltd.	5.99	AAA
Rural Electrification Corporation	5.67	AAA
HDFC Ltd.	5.65	AAA
Reliance Industries Ltd.	3.81	AAA
Power Grid Corporation of India Ltd.	3.71	AAA
Indian Railway Finance Corporation Ltd.	1.94	AAA
Reliance Gas Transportation Infrastructure Ltd.	1.57	AAA
IndusInd Bank Ltd.	1.52	AA-
National Capital Regional Planning Board	0.75	AAA
Ultratech Cement Ltd.	0.75	AAA
India Infrastructure Finance Company Ltd.	0.62	AAA
Export-Import Bank of India Ltd.	0.58	AAA
Tata Sons Ltd.	0.53	AAA
LIC Housing Finance Ltd.	0.31	AAA
NABARD	0.31	AAA
<b>Total</b>	<b>33.71</b>	

**CASH AND MONEY MARKETS\*** 11.70%

**PORTFOLIO TOTAL** 100.00%

\* Money Market includes Liquid Schemes of Mutual Funds & Bank Deposit

# Pension Unit Linked INDEX FUND

ULIF01122/01/2008PNSNINDEXF122

The investment objective of this fund is to generate returns in line with the stock market index - S&P CNX NIFTY.

The risk profile for this fund is high.

## Asset Allocation Pattern

- Debt Securities Incl. Money Market Instruments 0%-20%
- Equity 80%-100%

## Asset Mix



## Portfolio Return

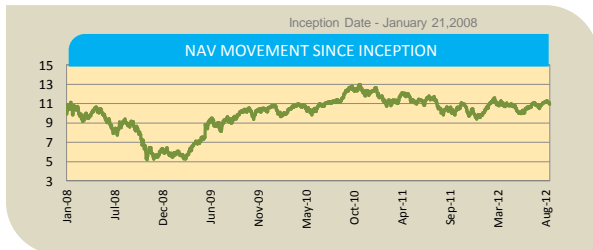
As on August 31, 2012

	CAGR Return		Absolute Return
	Since inception	Last 3 years	Last 1 year
Portfolio return	2.1%	4.6%	5.6%
Benchmark**	1.5%	4.1%	5.1%

*Note: Past returns are not indicative of future performance.*

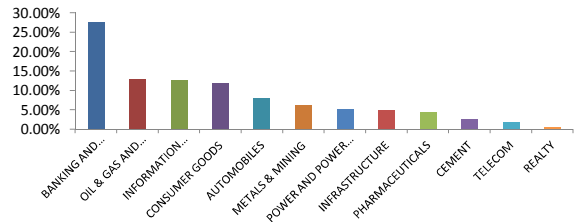
*\*\*Benchmark return has been computed by applying benchmark weightages on S&P CNX NIFTY*

## NAV Movement



Portfolio as on August 31, 2012

Security	Net Asset %	Rating
<b>EQUITIES</b>	<b>98.49%</b>	



### TOP 10 EQUITY STOCKS AND OTHERS

ITC Ltd.	8.77
Reliance Industries Ltd.	7.77
Infosys Ltd.	6.87
HDFC Bank Ltd.	6.60
HDFC Ltd.	6.57
ICICI Bank Ltd.	6.28
Larsen & Toubro Ltd.	4.39
Tata Consultancy Services Ltd.	3.93
Hindustan Unilever Ltd.	3.02
State Bank of India	2.91
Others	41.38

[View Detailed Portfolio >>](#)

<b>CASH AND MONEY MARKETS*</b>	<b>1.51%</b>
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<b>PORTFOLIO TOTAL</b>	<b>100.00%</b>
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\* Money Market includes Liquid Schemes of Mutual Funds & Bank Deposit

# Pension Unit Linked INFRASTRUCTURE FUND

ULIF02525/01/2010PNSNINFRAF122

This fund is designed to generate steady returns through investment in infrastructure and related equities.

The risk profile for this fund is high.

## Asset Allocation Pattern

- Cash and Money Market Instruments 0%-40%
- Equity 60%-100%

## Asset Mix



## Portfolio Return

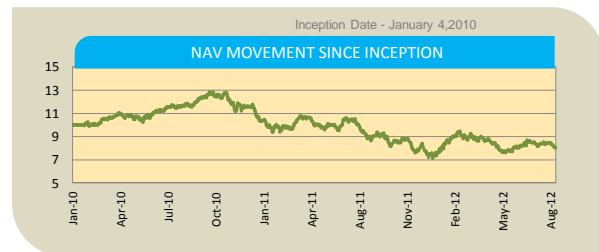
As on August 31, 2012

	CAGR Return	Absolute Return
	Since inception	Last 1 year
Portfolio return	-8.0%	-11.0%
Benchmark**	-15.8%	-19.7%

*Note: Past returns are not indicative of future performance.*

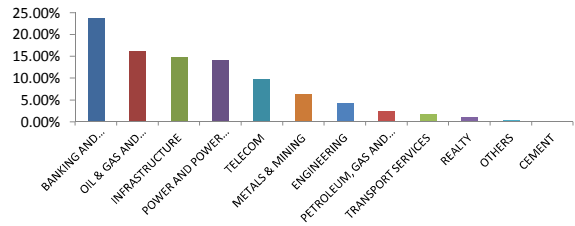
*\*\*Benchmark return has been computed by applying benchmark weightages on CNX INFRASTRUCTURE*

## NAV Movement



Portfolio as on August 31, 2012

Security	Net Asset %	Rating
<b>EQUITIES</b>	<b>94.45%</b>	



### TOP 10 EQUITY STOCKS AND OTHERS

Bharti Airtel Ltd.	9.04
Larsen & Toubro Ltd.	7.71
HDFC Ltd.	5.37
Reliance Industries Ltd.	4.70
ICICI Bank Ltd.	4.49
Tata Power Co. Ltd.	3.82
NTPC Ltd.	2.97
HDFC Bank Ltd.	2.92
Bharat Electronics Ltd.	2.46
Hindustan Petroleum Corporation Ltd.	2.42
Others	48.55

[View Detailed Portfolio >>](#)

**CASH AND MONEY MARKETS\*** 5.55%

**PORTFOLIO TOTAL** 100.00%

\* Money Market includes Liquid Schemes of Mutual Funds & Bank Deposit

# Pension Unit Linked PSU FUND

ULIF02725/01/2010PNSNPSUFND122

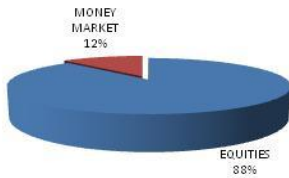
This fund is designed to generate steady returns through investment in PSU and related equities.

The risk profile for this fund is high.

## Asset Allocation Pattern

- Cash and Money Market Instruments 0%-40%
- Equity 60%-100%

## Asset Mix



## Portfolio Return

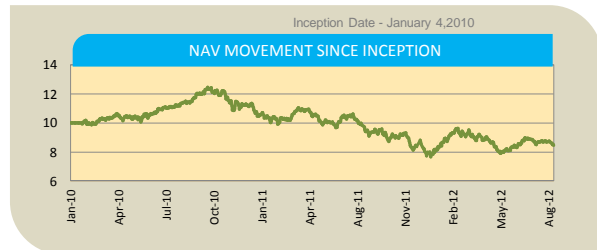
As on August 31, 2012

	CAGR Return	Absolute Return
	Since inception	Last 1 year
Portfolio return	-6.2%	-9.4%
Benchmark**	-12.1%	-8.9%

*Note: Past returns are not indicative of future performance.*

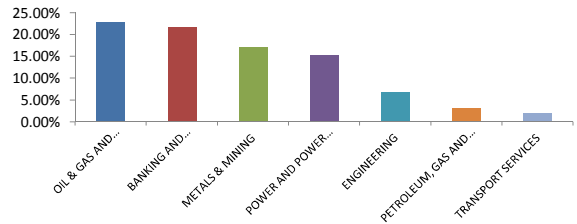
*\*\*Benchmark return has been computed by applying benchmark weightages on BSE PSU Index*

## NAV Movement



Portfolio as on August 31, 2012

Security	Net Asset %	Rating
<b>EQUITIES</b>	<b>88.16%</b>	



### TOP 10 EQUITY STOCKS AND OTHERS

Coal India Ltd.	8.93
Oil and Natural Gas Corporation Ltd.	8.24
NTPC Ltd.	7.15
State Bank of India	7.02
National Mineral Development Corporation Ltd.	4.87
Indian Oil Corporation Ltd.	4.80
Gas Authority of India Ltd.	4.40
Bharat Heavy Electricals Ltd.	4.21
Bharat Electronics Ltd.	3.72
Power Finance Corporation Ltd.	3.23
Others	31.59

[View Detailed Portfolio >>](#)

<b>CASH AND MONEY MARKETS*</b>	<b>11.84%</b>
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<b>PORTFOLIO TOTAL</b>	<b>100.00%</b>
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\* Money Market includes Liquid Schemes of Mutual Funds & Bank Deposit

# Pension Unit Linked PROTECTOR FUND-II

ULIF02825/01/2010PNPROTE-II122

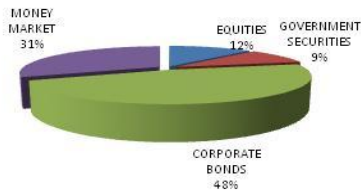
Progressive return on your investment by investing majority portion in debt securities, with a minimum exposure to equities.

The risk profile for this fund is low.

## Asset Allocation Pattern

- Debt and Money Market Instruments 80%-100%
- Equity 0%-20%

## Asset Mix



## Portfolio Return

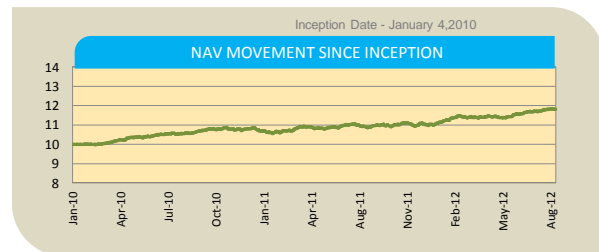
As on August 31, 2012

	CAGR Return	Absolute Return
	Since inception	Last 1 year
Portfolio return	6.6%	7.8%
Benchmark**	6.2%	8.4%

Note: Past returns are not indicative of future performance.

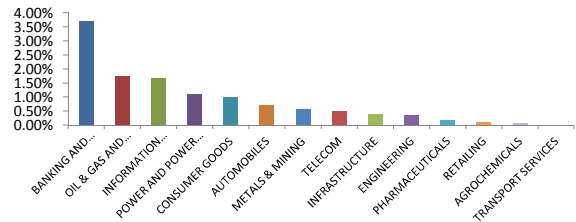
\*\*Benchmark return has been computed by applying benchmark weightages on CRISIL Composite Bond Fund Index and S&P CNX NIFTY

## NAV Movement



Portfolio as on August 31, 2012

Security	Net Asset %	Rating
<b>EQUITIES</b>	<b>12.15%</b>	



### TOP 10 EQUITY STOCKS AND OTHERS

Infosys Ltd.	1.08
Reliance Industries Ltd.	0.87
HDFC Ltd.	0.81
HDFC Bank Ltd.	0.80
ITC Ltd.	0.78
ICICI Bank Ltd.	0.76
Tata Consultancy Services Ltd.	0.60
Bharti Airtel Ltd.	0.50
State Bank of India	0.38
Larsen & Toubro Ltd.	0.38
Others	5.19

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### GOVERNMENT SECURITIES

91 Days Treasury bill 07/09/2012	2.06
7.83% GOI 2018	1.69
8.79% GOI 2021	1.41
8.28% GOI 2027	0.88
8.15% GOI 2022	0.85
8.95% Maharashtra SDL 2022	0.69
6.20% Andhra Pradesh SDL 2013	0.67
8.48% Maharashtra SDL 2020	0.66
8.13% GOI 2022	0.48
<b>Total</b>	<b>9.39</b>

### CORPORATE BONDS

Tata Sons Ltd.	6.99	AAA
NABARD	6.23	AAA
Reliance Gas Transportation Infrastructure Ltd.	5.83	AAA
Power Grid Corporation of India Ltd.	5.17	AAA
Power Finance Corporation Ltd.	4.89	AAA
India Infrastructure Finance Company Ltd.	4.88	AAA
LIC Housing Finance Ltd.	4.88	AAA
Reliance Capital Ltd.	1.38	AAA
Hindustan Petroleum Corporation Ltd.	1.37	AAA
Gas Authority of India Ltd.	1.35	AAA
Ultratech Cement Ltd.	1.35	AAA
Tata Motors Ltd.	0.84	AAA
Rural Electrification Corporation	0.70	AAA
Indian Railway Finance Corporation Ltd.	0.68	AAA
IndusInd Bank Ltd.	0.68	AA-
Reliance Industries Ltd.	0.20	AAA
<b>Total</b>	<b>47.42</b>	

**CASH AND MONEY MARKETS\*** 31.04%

**PORTFOLIO TOTAL** 100.00%

\* Money Market includes Liquid Schemes of Mutual Funds & Bank Deposit

# Pension Unit Linked BALANCE FUND-II

ULIF02325/01/2010PNBALAN-II122

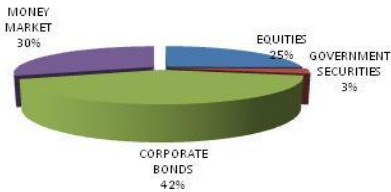
The fund is designed to provide long-term cumulative capital growth while controlling overall risk, by availing opportunities in debt and equity markets.

The risk profile for this fund is medium.

## Asset Allocation Pattern

- Debt and Money Market Instruments 55%-100%
- Equity 0%-45%

## Asset Mix



## Portfolio Return

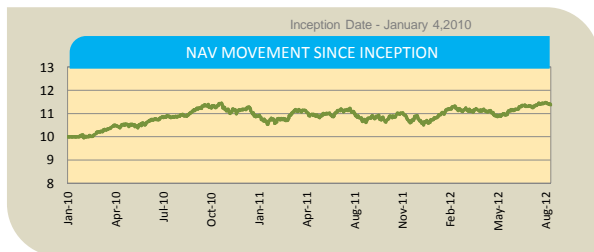
As on August 31, 2012

	CAGR Return	Absolute Return
	Since inception	Last 1 year
Portfolio return	5.1%	5.4%
Benchmark**	5.7%	7.9%

*Note: Past returns are not indicative of future performance.*

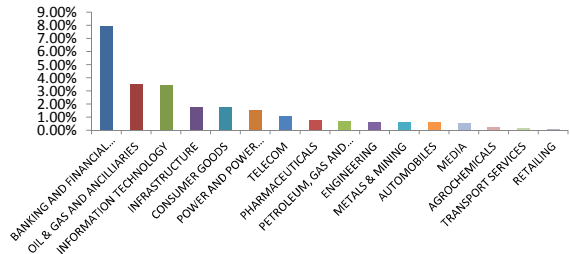
*\*\*Benchmark return has been computed by applying benchmark weightages on CRISIL Composite Bond Fund Index and S&P CNX NIFTY*

## NAV Movement



Portfolio as on August 31, 2012

Security	Net Asset %	Rating
<b>EQUITIES</b>	<b>25.29%</b>	



### TOP 10 EQUITY STOCKS AND OTHERS

Reliance Industries Ltd.	2.27
Infosys Ltd.	2.07
ICICI Bank Ltd.	1.92
ITC Ltd.	1.76
HDFC Bank Ltd.	1.68
HDFC Ltd.	1.48
Tata Consultancy Services Ltd.	1.34
Larsen & Toubro Ltd.	1.16
Bharti Airtel Ltd.	1.05
State Bank of India	0.87
Others	9.69

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### GOVERNMENT SECURITIES

8.28% GOI 2027	0.99
8.19% GOI 2020	0.96
8.48% Maharashtra SDL 2020	0.55
7.83% GOI 2018	0.38
8.13% GOI 2022	0.11
<b>Total</b>	<b>2.99</b>

### CORPORATE BONDS

LIC Housing Finance Ltd.	6.64	AAA
Tata Sons Ltd.	5.49	AAA
ACC Ltd.	5.33	AAA
Reliance Gas Transportation Infrastructure Ltd.	4.91	AAA
Power Grid Corporation of India Ltd.	4.35	AAA
NABARD	3.10	AAA
HDFC Ltd.	3.08	AAA
Power Finance Corporation Ltd.	2.75	AAA
India Infrastructure Finance Company Ltd.	1.96	AAA
Reliance Capital Ltd.	1.16	AAA
Tata Motors Ltd.	0.94	AAA
Hindustan Petroleum Corporation Ltd.	0.77	AAA
IndusInd Bank Ltd.	0.38	AA-
Steel Authority of India Ltd.	0.38	AAA
Reliance Industries Ltd.	0.21	AAA
<b>Total</b>	<b>41.45</b>	

### CASH AND MONEY MARKETS\*

30.27%

### PORTFOLIO TOTAL

100.00%

\* Money Market includes Liquid Schemes of Mutual Funds & Bank Deposit

# Pension Unit Linked GROWTH FUND-II

ULIF02425/01/2010PNGROWT-II122

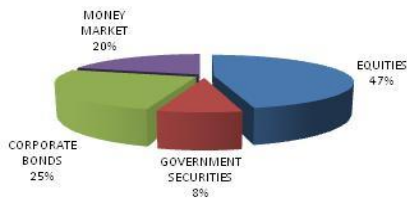
The fund is designed to provide long-term cumulative growth while managing the risk of relatively high exposure to equity markets.

The risk profile for this fund is high.

## Asset Allocation Pattern

- Debt and Money Market Instruments 40%-80%
- Equity 20%-60%

## Asset Mix



## Portfolio Return

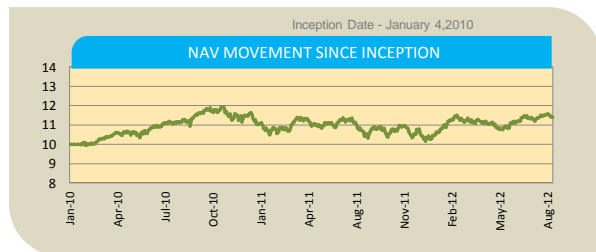
As on August 31, 2012

	CAGR Return	Absolute Return
	Since inception	Last 1 year
Portfolio return	5.1%	7.1%
Benchmark**	4.5%	7.2%

Note: Past returns are not indicative of future performance.

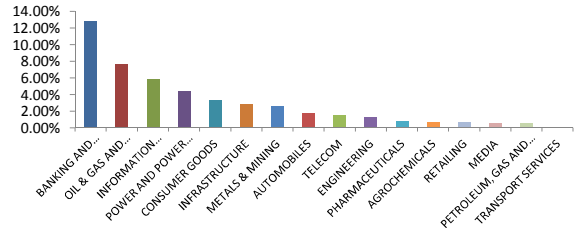
\*\*Benchmark return has been computed by applying benchmark weightages on CRISIL Composite Bond Fund Index and S&P CNX NIFTY

## NAV Movement



Portfolio as on August 31, 2012

Security	Net Asset %	Rating
<b>EQUITIES</b>	<b>46.54%</b>	



### TOP 10 EQUITY STOCKS AND OTHERS

Infosys Ltd.	3.89
Reliance Industries Ltd.	3.44
HDFC Ltd.	2.89
ICICI Bank Ltd.	2.66
ITC Ltd.	2.27
HDFC Bank Ltd.	2.16
Larsen & Toubro Ltd.	2.02
Tata Consultancy Services Ltd.	1.94
Bharti Airtel Ltd.	1.44
Oil and Natural Gas Corporation Ltd.	1.28
Others	22.55

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### GOVERNMENT SECURITIES

8.19% GOI 2020	3.77
7.83% GOI 2018	2.07
8.28% GOI 2027	1.04
8.15% GOI 2022	0.84
8.48% Maharashtra SDL 2020	0.04
<b>Total</b>	<b>7.76</b>

### CORPORATE BONDS

Tata Sons Ltd.	5.16	AAA
Reliance Gas Transportation Infrastructure Ltd.	4.92	AAA
LIC Housing Finance Ltd.	4.70	AAA
Power Finance Corporation Ltd.	3.87	AAA
HDFC Ltd.	2.50	AAA
NABARD	1.70	AAA
Reliance Capital Ltd.	0.84	AAA
Gas Authority of India Ltd.	0.83	AAA
Tata Motors Ltd.	0.51	AAA
Reliance Industries Ltd.	0.16	AAA
<b>Total</b>	<b>25.19</b>	

**CASH AND MONEY MARKETS\*** 20.51%

**PORTFOLIO TOTAL** 100.00%

\* Money Market includes Liquid Schemes of Mutual Funds & Bank Deposit

# Pension Unit Linked INDEX FUND-II

ULIF02625/01/2010PNINDEX-II122

The investment objective of this fund is to generate returns in line with the stock market index - S&P CNX NIFTY.

The risk profile for this fund is high.

## Asset Allocation Pattern

- Debt and Money Market Instruments 0%-20%
- Equity 80%-100%

## Asset Mix



## Portfolio Return

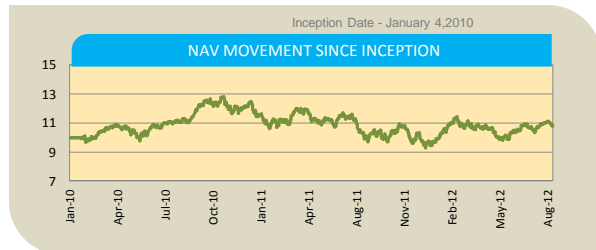
As on August 31, 2012

	CAGR Return	Absolute Return
	Since inception	Last 1 year
Portfolio return	2.9%	5.5%
Benchmark**	1.9%	5.1%

*Note: Past returns are not indicative of future performance.*

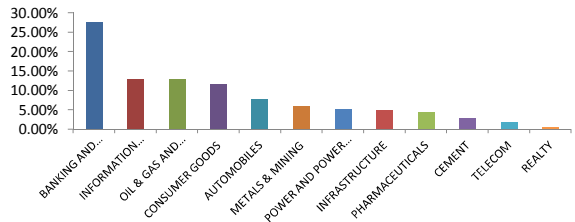
*\*\*Benchmark return has been computed by applying benchmark weightages on S&P CNX NIFTY*

## NAV Movement



Portfolio as on August 31, 2012

Security	Net Asset %	Rating
<b>EQUITIES</b>	<b>98.26%</b>	



### TOP 10 EQUITY STOCKS AND OTHERS

ITC Ltd.	8.44
Reliance Industries Ltd.	7.85
Infosys Ltd.	6.89
HDFC Ltd.	6.62
HDFC Bank Ltd.	6.56
ICICI Bank Ltd.	6.33
Larsen & Toubro Ltd.	4.41
Tata Consultancy Services Ltd.	4.11
Hindustan Unilever Ltd.	3.23
State Bank of India	2.85
Others	40.97

[View Detailed Portfolio >>](#)

<b>CASH AND MONEY MARKETS*</b>	<b>1.74%</b>
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<b>PORTFOLIO TOTAL</b>	<b>100.00%</b>
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\* Money Market includes Liquid Schemes of Mutual Funds & Bank Deposit



# Life Unit Linked SECURE FUND

ULIF00627/01/2004LIFESECURE122

Portfolio as on August 31, 2012

Security	Net Asset %	Rating
<b>EQUITIES</b>		
<b>AGROCHEMICALS</b>	<b>0.10</b>	
United Phosphorus Ltd. (New)	0.10	
<b>AUTOMOBILES</b>	<b>0.44</b>	
Mahindra & Mahindra Ltd.	0.26	
Bajaj Auto Ltd.	0.18	
<b>BANKING AND FINANCIAL SERVICES</b>	<b>3.89</b>	
ICICI Bank Ltd.	0.92	
HDFC Bank Ltd.	0.82	
HDFC Ltd.	0.78	
State Bank of India	0.46	
Axis Bank Ltd.	0.30	
Power Finance Corporation Ltd.	0.19	
Federal Bank Ltd.	0.17	
Bank of Baroda	0.16	
Punjab National Bank	0.04	
Infrastructure Development Finance Co. Ltd.	0.03	
Indian Bank	0.02	
<b>CONSUMER GOODS</b>	<b>1.30</b>	
ITC Ltd.	1.03	
Hindustan Unilever Ltd.	0.27	
<b>ENGINEERING</b>	<b>0.35</b>	
Bharat Electronics Ltd.	0.22	
Engineers India Ltd.	0.13	
<b>INFORMATION TECHNOLOGY</b>	<b>1.79</b>	
Infosys Ltd.	1.16	
Tata Consultancy Services Ltd.	0.63	
<b>INFRASTRUCTURE</b>	<b>0.50</b>	
Larsen & Toubro Ltd.	0.45	
Unity Infraprojects Ltd.	0.04	
GMR Infrastructure Ltd.	0.01	
<b>MEDIA</b>	<b>0.22</b>	
Zee Entertainment Enterprises Ltd.	0.12	
Jagran Prakashan Ltd.	0.10	
<b>METALS &amp; MINING</b>	<b>0.49</b>	
Coal India Ltd.	0.27	
Jindal Steel and Power Ltd.	0.22	
<b>OIL &amp; GAS AND ANCILLIARIES</b>	<b>2.22</b>	
Reliance Industries Ltd.	1.16	
Oil and Natural Gas Corporation Ltd.	0.36	
Gas Authority of India Ltd.	0.27	
Indraprastha Gas Ltd.	0.14	
Maharashtra Seamless Ltd.	0.12	
Indian Oil Corporation Ltd.	0.09	
Oil India Ltd.	0.08	
<b>PETROLEUM, GAS AND PETROCHEMICAL PRODUC</b>	<b>0.07</b>	
Hindustan Petroleum Corporation Ltd.	0.07	
<b>PHARMACEUTICALS</b>	<b>0.62</b>	
Sun Pharmaceuticals Industries Ltd.	0.23	
Cipla Ltd.	0.22	
Glenmark Pharmaceuticals Ltd.	0.17	
<b>POWER AND POWER EQUIPMENT</b>	<b>1.47</b>	
NTPC Ltd.	0.40	
Tata Power Co. Ltd.	0.36	
Power Grid Corporation of India Ltd.	0.35	
Bharat Heavy Electricals Ltd.	0.21	
NHPC	0.15	
<b>RETAILING</b>	<b>0.08</b>	
Pantaloon Retail (India) Ltd.	0.08	
<b>TELECOM</b>	<b>0.50</b>	
Bharti Airtel Ltd.	0.50	
<b>TRANSPORT SERVICES</b>	<b>0.08</b>	
Container Corporation Of India Ltd.	0.08	

**Total****14.12**

# Life Unit Linked PROTECTOR FUND

Portfolio as on August 31, 2012

ULIF00911/07/2006LIFPROTECT122

Security	Net Asset %	Rating
<b>EQUITIES</b>		
<b>AUTOMOBILES</b>	<b>0.11</b>	
Hero MotoCorp Ltd.	0.07	
Mahindra & Mahindra Ltd.	0.04	
<b>BANKING AND FINANCIAL SERVICES</b>	<b>1.12</b>	
HDFC Bank Ltd.	0.25	
HDFC Ltd.	0.24	
ICICI Bank Ltd.	0.24	
Bank of Baroda	0.20	
State Bank of India	0.12	
Punjab National Bank	0.05	
Rural Electrification Corporation	0.02	
<b>CONSUMER GOODS</b>	<b>0.30</b>	
ITC Ltd.	0.29	
Hindustan Unilever Ltd.	0.01	
<b>ENGINEERING</b>	<b>0.01</b>	
Bharat Electronics Ltd.	0.01	
<b>INFORMATION TECHNOLOGY</b>	<b>0.47</b>	
Infosys Ltd.	0.32	
Tata Consultancy Services Ltd.	0.15	
<b>INFRASTRUCTURE</b>	<b>0.08</b>	
Larsen & Toubro Ltd.	0.08	
<b>METALS &amp; MINING</b>	<b>0.11</b>	
Coal India Ltd.	0.11	
<b>OIL &amp; GAS AND ANCILLIARIES</b>	<b>0.73</b>	
Reliance Industries Ltd.	0.41	
Oil and Natural Gas Corporation Ltd.	0.11	
Gas Authority of India Ltd.	0.10	
Indraprastha Gas Ltd.	0.05	
Oil India Ltd.	0.04	
Maharashtra Seamless Ltd.	0.02	
<b>PETROLEUM, GAS AND PETROCHEMICAL PRODUC</b>	<b>0.05</b>	
Hindustan Petroleum Corporation Ltd.	0.05	
<b>PHARMACEUTICALS</b>	<b>0.07</b>	
Cipla Ltd.	0.05	
Sun Pharmaceuticals Industries Ltd.	0.02	
<b>POWER AND POWER EQUIPMENT</b>	<b>0.49</b>	
NTPC Ltd.	0.14	
Bharat Heavy Electricals Ltd.	0.12	
NHPC	0.09	
Power Grid Corporation of India Ltd.	0.08	
Tata Power Co. Ltd.	0.06	
<b>TELECOM</b>	<b>0.14</b>	
Bharti Airtel Ltd.	0.14	
<b>TRANSPORT SERVICES</b>	<b>0.04</b>	
Container Corporation Of India Ltd.	0.04	
<b>Total</b>	<b>3.72</b>	

# Life Unit Linked BALANCE FUND

ULIF00106/06/2002LIFBALANCE122

Portfolio as on August 31, 2012

Security	Net Asset %	Rating
<b>EQUITIES</b>		
<b>AGROCHEMICALS</b>	<b>0.30</b>	
United Phosphorus Ltd. (New)	0.30	
<b>AUTOMOBILES</b>	<b>1.21</b>	
Mahindra & Mahindra Ltd.	0.59	
Bajaj Auto Ltd.	0.41	
Maruti Suzuki India Ltd.	0.21	
<b>BANKING AND FINANCIAL SERVICES</b>	<b>9.70</b>	
HDFC Ltd.	2.13	
ICICI Bank Ltd.	1.99	
HDFC Bank Ltd.	1.85	
State Bank of India	0.87	
Axis Bank Ltd.	0.75	
Power Finance Corporation Ltd.	0.42	
Bank of Baroda	0.38	
Federal Bank Ltd.	0.33	
Punjab National Bank	0.32	
Oriental Bank of Commerce Ltd.	0.19	
Indian Bank	0.18	
Infrastructure Development Finance Co. Ltd.	0.15	
Rural Electrification Corporation	0.14	
<b>CONSUMER GOODS</b>	<b>2.73</b>	
ITC Ltd.	2.23	
Hindustan Unilever Ltd.	0.50	
<b>ENGINEERING</b>	<b>0.73</b>	
Bharat Electronics Ltd.	0.41	
Engineers India Ltd.	0.32	
<b>HOTELS</b>	<b>0.11</b>	
Indian Hotels Co. Ltd.	0.11	
<b>INFORMATION TECHNOLOGY</b>	<b>4.05</b>	
Infosys Ltd.	2.73	
Tata Consultancy Services Ltd.	1.27	
Mphasis Ltd.	0.05	
<b>INFRASTRUCTURE</b>	<b>1.77</b>	
Larsen & Toubro Ltd.	1.20	
JaiPrakash Associates Ltd.	0.19	
NCC Ltd.	0.18	
Sintex Industries Ltd.	0.11	
IVRCL Ltd.	0.09	
<b>MEDIA</b>	<b>0.32</b>	
Jagran Prakashan Ltd.	0.22	
Zee Entertainment Enterprises Ltd.	0.10	
<b>METALS &amp; MINING</b>	<b>0.78</b>	
Coal India Ltd.	0.38	
Jindal Steel and Power Ltd.	0.35	
National Mineral Development Corporation Ltd.	0.05	
<b>OIL &amp; GAS AND ANCILLIARIES</b>	<b>4.72</b>	
Reliance Industries Ltd.	2.40	
Oil and Natural Gas Corporation Ltd.	0.84	
Maharashtra Seamless Ltd.	0.51	
Indraprastha Gas Ltd.	0.35	
Gas Authority of India Ltd.	0.30	
Oil India Ltd.	0.23	
Indian Oil Corporation Ltd.	0.09	
<b>OTHERS</b>	<b>0.01</b>	
Zee Learn Ltd	0.01	
<b>PHARMACEUTICALS</b>	<b>0.82</b>	
Cipla Ltd.	0.42	
Glenmark Pharmaceuticals Ltd.	0.20	
Sun Pharmaceuticals Industries Ltd.	0.20	
<b>POWER AND POWER EQUIPMENT</b>	<b>2.95</b>	
NTPC Ltd.	0.87	
Bharat Heavy Electricals Ltd.	0.73	
Tata Power Co. Ltd.	0.61	
NHPC	0.34	
Power Grid Corporation of India Ltd.	0.29	

Security	Net Asset %	Rating
Suzlon Energy Ltd.	0.08	
EMCO Ltd.	0.03	
<b>RETAILING</b>	<b>0.19</b>	
Pantaloon Retail (India) Ltd.	0.19	
<b>TELECOM</b>	<b>1.05</b>	
Bharti Airtel Ltd.	0.98	
Reliance Communication Ventures Ltd.	0.07	
<b>TRANSPORT SERVICES</b>	<b>0.34</b>	
Container Corporation Of India Ltd.	0.34	
<b>Total</b>	<b>31.78</b>	

# Life Unit Linked GROWTH FUND

ULIF00527/01/2004LIFEGROWTH122

Portfolio as on August 31, 2012

Security	Net Asset %	Rating
<b>EQUITIES</b>		
<b>AGROCHEMICALS</b>	<b>0.43</b>	
United Phosphorus Ltd. (New)	0.43	
<b>AUTOMOBILES</b>	<b>1.92</b>	
Mahindra & Mahindra Ltd.	0.88	
Hero MotoCorp Ltd.	0.58	
Maruti Suzuki India Ltd.	0.46	
<b>BANKING AND FINANCIAL SERVICES</b>	<b>18.27</b>	
ICICI Bank Ltd.	4.98	
HDFC Bank Ltd.	3.55	
HDFC Ltd.	3.53	
State Bank of India	2.00	
Bank of Baroda	0.92	
Axis Bank Ltd.	0.79	
Federal Bank Ltd.	0.67	
Rural Electrification Corporation	0.66	
Punjab National Bank	0.50	
Oriental Bank of Commerce Ltd.	0.39	
Indian Bank	0.28	
<b>CONSUMER GOODS</b>	<b>5.97</b>	
ITC Ltd.	4.96	
Hindustan Unilever Ltd.	1.01	
<b>ENGINEERING</b>	<b>1.06</b>	
Bharat Electronics Ltd.	1.06	
<b>HOTELS</b>	<b>0.29</b>	
Indian Hotels Co. Ltd.	0.29	
<b>INFORMATION TECHNOLOGY</b>	<b>8.49</b>	
Infosys Ltd.	5.27	
Tata Consultancy Services Ltd.	3.03	
Mphasis Ltd.	0.16	
Subex Ltd.	0.03	
<b>INFRASTRUCTURE</b>	<b>3.48</b>	
Larsen & Toubro Ltd.	2.52	
GMR Infrastructure Ltd.	0.31	
JaiPrakash Associates Ltd.	0.27	
IVRCL Ltd.	0.23	
NCC Ltd.	0.11	
Sintex Industries Ltd.	0.04	
<b>MEDIA</b>	<b>0.28</b>	
Zee Entertainment Enterprises Ltd.	0.28	
<b>METALS &amp; MINING</b>	<b>1.84</b>	
Coal India Ltd.	1.03	
Jindal Steel and Power Ltd.	0.81	
<b>OIL &amp; GAS AND ANCILLIARIES</b>	<b>11.50</b>	
Reliance Industries Ltd.	5.61	
Oil and Natural Gas Corporation Ltd.	1.75	
Gas Authority of India Ltd.	1.17	
Maharashtra Seamless Ltd.	0.98	
Indraprastha Gas Ltd.	0.82	
Indian Oil Corporation Ltd.	0.67	
Oil India Ltd.	0.27	
Shiv-Vani Oil & Gas Exploration Services Ltd.	0.22	
Global Vectra Helicorp Ltd.	0.01	
<b>OTHERS</b>	<b>0.01</b>	
Zee Learn Ltd	0.01	
<b>PETROLEUM, GAS AND PETROCHEMICAL PRODUC</b>	<b>0.02</b>	
Hindustan Petroleum Corporation Ltd.	0.02	
<b>PHARMACEUTICALS</b>	<b>2.74</b>	
Sun Pharmaceuticals Industries Ltd.	1.41	
Cipla Ltd.	0.81	
Glenmark Pharmaceuticals Ltd.	0.52	
<b>POWER AND POWER EQUIPMENT</b>	<b>7.52</b>	
NTPC Ltd.	2.11	
Tata Power Co. Ltd.	1.65	
Bharat Heavy Electricals Ltd.	1.26	
NHPC	0.98	

Security	Net Asset %	Rating
Power Grid Corporation of India Ltd.	0.93	
Crompton Greaves Ltd.	0.18	
Kalpataru Power Transmission Ltd.	0.17	
Suzlon Energy Ltd.	0.14	
EMCO Ltd.	0.09	
BGR Energy Systems Ltd.	0.01	
<b>REALTY</b>	<b>0.08</b>	
Housing Development & Infrastructure Ltd.	0.08	
<b>RETAILING</b>	<b>0.48</b>	
Pantaloon Retail (India) Ltd.	0.48	
<b>TELECOM</b>	<b>2.27</b>	
Bharti Airtel Ltd.	2.11	
Reliance Communication Ventures Ltd.	0.16	
<b>TRANSPORT SERVICES</b>	<b>0.82</b>	
Container Corporation Of India Ltd.	0.82	
<b>Total</b>	<b>67.47</b>	

# Life Unit Linked ENHANCER FUND

ULIF01230/01/2008LIENHANCER122

Portfolio as on August 31, 2012

Security	Net Asset %	Rating
<b>EQUITIES</b>		
<b>AGROCHEMICALS</b>	<b>0.74</b>	
United Phosphorus Ltd. (New)	0.74	
<b>AUTOMOBILES</b>	<b>3.37</b>	
Bajaj Auto Ltd.	1.30	
Mahindra & Mahindra Ltd.	1.23	
Maruti Suzuki India Ltd.	0.84	
<b>BANKING AND FINANCIAL SERVICES</b>	<b>25.45</b>	
ICICI Bank Ltd.	5.66	
HDFC Ltd.	5.51	
HDFC Bank Ltd.	3.40	
State Bank of India	3.06	
Axis Bank Ltd.	1.34	
Bank of Baroda	1.23	
Federal Bank Ltd.	1.17	
Power Finance Corporation Ltd.	1.11	
Punjab National Bank	0.98	
Indian Bank	0.91	
Oriental Bank of Commerce Ltd.	0.69	
Rural Electrification Corporation	0.29	
Infrastructure Development Finance Co. Ltd.	0.10	
<b>CONSUMER GOODS</b>	<b>7.18</b>	
ITC Ltd.	5.85	
Hindustan Unilever Ltd.	1.33	
<b>ENGINEERING</b>	<b>2.56</b>	
Bharat Electronics Ltd.	1.51	
Engineers India Ltd.	1.05	
<b>INFORMATION TECHNOLOGY</b>	<b>11.51</b>	
Infosys Ltd.	7.70	
Tata Consultancy Services Ltd.	3.64	
Subex Ltd.	0.17	
<b>INFRASTRUCTURE</b>	<b>7.28</b>	
Larsen & Toubro Ltd.	3.93	
Unity Infraprojects Ltd.	1.00	
NCC Ltd.	0.90	
GMR Infrastructure Ltd.	0.52	
IVRCL Ltd.	0.37	
JaiPrakash Associates Ltd.	0.32	
Hindustan Construction Co. Ltd.	0.24	
<b>MEDIA</b>	<b>1.43</b>	
Jagran Prakashan Ltd.	1.14	
Zee Entertainment Enterprises Ltd.	0.29	
<b>METALS &amp; MINING</b>	<b>4.07</b>	
Jindal Steel and Power Ltd.	2.41	
Coal India Ltd.	1.18	
National Mineral Development Corporation Ltd.	0.44	
Steel Authority of India Ltd.	0.04	
<b>OIL &amp; GAS AND ANCILLIARIES</b>	<b>15.11</b>	
Reliance Industries Ltd.	5.59	
Oil and Natural Gas Corporation Ltd.	2.25	
Maharashtra Seamless Ltd.	1.52	
Indraprastha Gas Ltd.	1.12	
Shiv-Vani Oil & Gas Exploration Services Ltd.	1.08	
Indian Oil Corporation Ltd.	1.06	
Oil India Ltd.	1.00	
Gas Authority of India Ltd.	0.87	
Gujarat Gas Co. Ltd.	0.62	
<b>OTHERS</b>	<b>0.09</b>	
Ashoka Buildcon Ltd	0.09	
<b>PETROLEUM, GAS AND PETROCHEMICAL PRODUC</b>	<b>0.77</b>	
Hindustan Petroleum Corporation Ltd.	0.77	
<b>PHARMACEUTICALS</b>	<b>1.52</b>	
Cipla Ltd.	1.27	
Glenmark Pharmaceuticals Ltd.	0.25	
<b>POWER AND POWER EQUIPMENT</b>	<b>7.74</b>	
Tata Power Co. Ltd.	2.27	

Security	Net Asset %	Rating
NTPC Ltd.	1.70	
Bharat Heavy Electricals Ltd.	1.22	
NHPC	1.09	
Kalpataru Power Transmission Ltd.	0.68	
Power Grid Corporation of India Ltd.	0.59	
BGR Energy Systems Ltd.	0.09	
Suzlon Energy Ltd.	0.08	
EMCO Ltd.	0.02	
<b>REALTY</b>	<b>0.33</b>	
Housing Development & Infrastructure Ltd.	0.33	
<b>RETAILING</b>	<b>0.95</b>	
Pantaloon Retail (India) Ltd.	0.95	
<b>TELECOM</b>	<b>3.21</b>	
Bharti Airtel Ltd.	3.17	
Reliance Communication Ventures Ltd.	0.04	
<b>TRANSPORT SERVICES</b>	<b>0.78</b>	
Container Corporation Of India Ltd.	0.78	
<b>Total</b>	<b>94.09</b>	

# Life Unit Linked INDEX FUND

ULIF01002/01/2008LIFEINDEXF122

Portfolio as on August 31, 2012

Security	Net Asset %	Rating
<b>EQUITIES</b>		
<b>AUTOMOBILES</b>	<b>7.79</b>	
Tata Motors Ltd.	2.35	
Mahindra & Mahindra Ltd.	2.13	
Bajaj Auto Ltd.	1.34	
Hero MotoCorp Ltd.	1.00	
Maruti Suzuki India Ltd.	0.97	
<b>BANKING AND FINANCIAL SERVICES</b>	<b>27.49</b>	
HDFC Ltd.	6.55	
HDFC Bank Ltd.	6.49	
ICICI Bank Ltd.	6.36	
State Bank of India	2.95	
Axis Bank Ltd.	1.63	
Kotak Mahindra Bank Ltd.	1.30	
Infrastructure Development Finance Co. Ltd.	0.95	
Bank of Baroda	0.69	
Punjab National Bank	0.57	
<b>CEMENT</b>	<b>2.67</b>	
Grasim Industries Ltd.	1.01	
Ambuja Cements Ltd.	0.88	
ACC Ltd.	0.78	
<b>CHEMICALS</b>	<b>0.98</b>	
Asian Paints Ltd.	0.98	
<b>CONSUMER GOODS</b>	<b>11.65</b>	
ITC Ltd.	8.54	
Hindustan Unilever Ltd.	3.11	
<b>INFORMATION TECHNOLOGY</b>	<b>12.79</b>	
Infosys Ltd.	6.78	
Tata Consultancy Services Ltd.	4.12	
Wipro Ltd.	1.14	
HCL Technologies Ltd.	0.75	
<b>INFRASTRUCTURE</b>	<b>4.89</b>	
Larsen & Toubro Ltd.	4.41	
JaiPrakash Associates Ltd.	0.48	
<b>METALS &amp; MINING</b>	<b>5.98</b>	
Tata Steel Ltd.	1.42	
Coal India Ltd.	1.33	
Hindalco Industries Ltd.	0.86	
Jindal Steel and Power Ltd.	0.85	
Sterlite Industries (India) Ltd.	0.84	
Sesa Goa Ltd.	0.39	
Steel Authority of India Ltd.	0.29	
<b>OIL &amp; GAS AND ANCILLIARIES</b>	<b>13.06</b>	
Reliance Industries Ltd.	7.85	
Oil and Natural Gas Corporation Ltd.	2.85	
Gas Authority of India Ltd.	1.02	
Cairn India Ltd.	0.77	
Bharat Petroleum Corporation Ltd.	0.57	
<b>PHARMACEUTICALS</b>	<b>4.53</b>	
Sun Pharmaceuticals Industries Ltd.	1.59	
Dr Reddys Laboratories Ltd.	1.33	
Cipla Ltd.	1.10	
Ranbaxy Laboratories Ltd.	0.51	
<b>POWER AND POWER EQUIPMENT</b>	<b>5.30</b>	
NTPC Ltd.	1.38	
Bharat Heavy Electricals Ltd.	1.07	
Tata Power Co. Ltd.	1.04	
Power Grid Corporation of India Ltd.	0.98	
Siemens Ltd.	0.43	
Reliance Infrastructure Ltd.	0.40	
<b>REALTY</b>	<b>0.45</b>	
DLF Ltd.	0.45	
<b>TELECOM</b>	<b>1.87</b>	
Bharti Airtel Ltd.	1.87	

Total

99.45

## Life Unit Linked PSU FUND

Portfolio as on August 31, 2012

ULIF02208/01/2010LIFEPSUFND122

Security	Net Asset %	Rating
<b>EQUITIES</b>		
<b>BANKING AND FINANCIAL SERVICES</b>	<b>21.79</b>	
State Bank of India	7.14	
Bank of Baroda	3.16	
Power Finance Corporation Ltd.	2.95	
Punjab National Bank	2.58	
Oriental Bank of Commerce Ltd.	2.42	
Indian Bank	2.41	
Rural Electrification Corporation	1.13	
<b>ENGINEERING</b>	<b>7.27</b>	
Bharat Electronics Ltd.	3.85	
Engineers India Ltd.	3.42	
<b>METALS &amp; MINING</b>	<b>16.41</b>	
Coal India Ltd.	9.09	
National Mineral Development Corporation Ltd.	4.85	
Steel Authority of India Ltd.	1.86	
MOIL Ltd.	0.61	
<b>OIL &amp; GAS AND ANCILLIARIES</b>	<b>23.86</b>	
Oil and Natural Gas Corporation Ltd.	8.10	
Indian Oil Corporation Ltd.	4.73	
Gas Authority of India Ltd.	4.58	
Oil India Ltd.	3.52	
Indraprastha Gas Ltd.	2.93	
<b>PETROLEUM, GAS AND PETROCHEMICAL PRODUCTS</b>	<b>3.06</b>	
Hindustan Petroleum Corporation Ltd.	3.06	
<b>POWER AND POWER EQUIPMENT</b>	<b>14.89</b>	
NTPC Ltd.	6.96	
Bharat Heavy Electricals Ltd.	4.01	
NHPC	2.00	
Power Grid Corporation of India Ltd.	1.92	
<b>TRANSPORT SERVICES</b>	<b>2.04</b>	
Container Corporation Of India Ltd.	2.04	
<b>Total</b>	<b>89.32</b>	

## Life Unit Linked

Portfolio as on August 31, 2012

## INFRASTRUCTURE FUND

ULIF01908/01/2010LIFEINFRAF122

Security	Net Asset %	Rating
<b>EQUITIES</b>		
<b>BANKING AND FINANCIAL SERVICES</b>	<b>19.98</b>	
ICICI Bank Ltd.	3.92	
HDFC Ltd.	3.31	
State Bank of India	2.60	
HDFC Bank Ltd.	2.58	
Axis Bank Ltd.	1.69	
Power Finance Corporation Ltd.	1.23	
Punjab National Bank	1.11	
Rural Electrification Corporation	1.07	
Bank of Baroda	0.82	
Federal Bank Ltd.	0.67	
Indian Bank	0.41	
Infrastructure Development Finance Co. Ltd.	0.41	
Oriental Bank of Commerce Ltd.	0.16	
<b>ENGINEERING</b>	<b>4.13</b>	
Bharat Electronics Ltd.	2.43	
Engineers India Ltd.	1.70	
<b>INFRASTRUCTURE</b>	<b>16.92</b>	
Larsen & Toubro Ltd.	7.93	
Unity Infraprojects Ltd.	2.18	
Oberoi Realty Ltd	1.49	
IVRCL Ltd.	1.23	
NCC Ltd.	1.17	
GMR Infrastructure Ltd.	1.08	
JaiPrakash Associates Ltd.	1.01	
Sintex Industries Ltd.	0.70	
Hindustan Construction Co. Ltd.	0.13	
<b>METALS &amp; MINING</b>	<b>7.34</b>	
Jindal Steel and Power Ltd.	2.34	
Coal India Ltd.	2.17	
Steel Authority of India Ltd.	1.70	
National Mineral Development Corporation Ltd.	1.13	
<b>OIL &amp; GAS AND ANCILLIARIES</b>	<b>16.06</b>	
Reliance Industries Ltd.	5.07	
Indian Oil Corporation Ltd.	1.95	
Maharashtra Seamless Ltd.	1.91	
Gas Authority of India Ltd.	1.60	
Gujarat Gas Co. Ltd.	1.47	
Oil and Natural Gas Corporation Ltd.	1.27	
Oil India Ltd.	1.14	
Shiv-Vani Oil & Gas Exploration Services Ltd.	1.06	
Indraprastha Gas Ltd.	0.59	
<b>OTHERS</b>	<b>1.14</b>	
Ashoka Buildcon Ltd	1.14	
<b>PETROLEUM, GAS AND PETROCHEMICAL PRODU</b>	<b>2.59</b>	
Hindustan Petroleum Corporation Ltd.	2.59	
<b>POWER AND POWER EQUIPMENT</b>	<b>14.93</b>	
NTPC Ltd.	4.02	
Tata Power Co. Ltd.	3.01	
Power Grid Corporation of India Ltd.	2.58	
NHPC	1.63	
Kalpataru Power Transmission Ltd.	1.40	
Crompton Greaves Ltd.	0.83	
Bharat Heavy Electricals Ltd.	0.65	
BGR Energy Systems Ltd.	0.52	
Suzlon Energy Ltd.	0.15	
EMCO Ltd.	0.14	
<b>REALTY</b>	<b>1.03</b>	
Housing Development & Infrastructure Ltd.	1.03	
<b>TELECOM</b>	<b>9.89</b>	
Bharti Airtel Ltd.	9.13	
Reliance Communication Ventures Ltd.	0.76	
<b>TRANSPORT SERVICES</b>	<b>1.17</b>	
Container Corporation Of India Ltd.	1.17	

Total

95.18



## Life Unit Linked

Portfolio as on August 31, 2012

## WEALTHBUILDER FUND

ULIF03020/07/2010LIFEWEALTH122

Security	Net Asset %	Rating
<b>EQUITIES</b>		
<b>AUTOMOBILES 2.81</b>		
Tata Motors Ltd.	0.91	
Mahindra & Mahindra Ltd.	0.77	
Maruti Suzuki India Ltd.	0.39	
Bajaj Auto Ltd.	0.37	
Hero MotoCorp Ltd.	0.37	
<b>BANKING AND FINANCIAL SERVICES 10.60</b>		
ICICI Bank Ltd.	2.81	
HDFC Bank Ltd.	2.57	
HDFC Ltd.	2.13	
State Bank of India	1.16	
Axis Bank Ltd.	0.65	
Kotak Mahindra Bank Ltd.	0.47	
Infrastructure Development Finance Co. Ltd.	0.30	
Bank of Baroda	0.28	
Punjab National Bank	0.23	
<b>CEMENT 0.98</b>		
Ambuja Cements Ltd.	0.38	
ACC Ltd.	0.32	
Grasim Industries Ltd.	0.28	
<b>CHEMICALS 0.17</b>		
Asian Paints Ltd.	0.17	
<b>CONSUMER GOODS 4.86</b>		
ITC Ltd.	3.50	
Hindustan Unilever Ltd.	1.36	
<b>INFORMATION TECHNOLOGY 5.48</b>		
Infosys Ltd.	3.19	
Tata Consultancy Services Ltd.	1.58	
Wipro Ltd.	0.42	
HCL Technologies Ltd.	0.29	
<b>INFRASTRUCTURE 2.19</b>		
Larsen & Toubro Ltd.	2.00	
JaiPrakash Associates Ltd.	0.19	
<b>METALS &amp; MINING 1.78</b>		
Tata Steel Ltd.	0.53	
Sterilite Industries (India) Ltd.	0.32	
Hindalco Industries Ltd.	0.30	
Jindal Steel and Power Ltd.	0.27	
Coal India Ltd.	0.19	
Sesa Goa Ltd.	0.17	
<b>OIL &amp; GAS AND ANCILLIARIES 5.61</b>		
Reliance Industries Ltd.	3.67	
Oil and Natural Gas Corporation Ltd.	1.03	
Gas Authority of India Ltd.	0.41	
Cairn India Ltd.	0.30	
Bharat Petroleum Corporation Ltd.	0.20	
<b>PHARMACEUTICALS 1.76</b>		
Sun Pharmaceuticals Industries Ltd.	0.64	
Cipla Ltd.	0.49	
Dr Reddys Laboratories Ltd.	0.44	
Ranbaxy Laboratories Ltd.	0.19	
<b>POWER AND POWER EQUIPMENT 1.37</b>		
Bharat Heavy Electricals Ltd.	0.41	
Tata Power Co. Ltd.	0.41	
NTPC Ltd.	0.23	
Reliance Infrastructure Ltd.	0.14	
Siemens Ltd.	0.11	
Power Grid Corporation of India Ltd.	0.07	
<b>REALTY 0.16</b>		
DLF Ltd.	0.16	
<b>TELECOM 0.73</b>		
Bharti Airtel Ltd.	0.73	
<b>Total</b>	<b>38.50</b>	

# Life Unit Linked

## DYNAMIC PE FUND

ULIF03201/08/2011LIFDYNAMIC122

Portfolio as on August 31, 2012

Security	Net Asset %	Rating
<b>EQUITIES</b>		
<b>AGROCHEMICALS</b>	<b>0.81</b>	
United Phosphorus Ltd. (New)	0.81	
<b>AUTOMOBILES</b>	<b>3.77</b>	
Mahindra & Mahindra Ltd.	1.46	
Bajaj Auto Ltd.	1.11	
Maruti Suzuki India Ltd.	0.91	
Hero MotoCorp Ltd.	0.29	
<b>BANKING AND FINANCIAL SERVICES</b>	<b>23.99</b>	
ICICI Bank Ltd.	5.64	
HDFC Ltd.	5.34	
HDFC Bank Ltd.	3.43	
State Bank of India	2.74	
Axis Bank Ltd.	1.46	
Federal Bank Ltd.	1.11	
Bank of Baroda	1.08	
Power Finance Corporation Ltd.	0.93	
Punjab National Bank	0.93	
Indian Bank	0.61	
Oriental Bank of Commerce Ltd.	0.51	
Infrastructure Development Finance Co. Ltd.	0.19	
Rural Electrification Corporation	0.02	
<b>CONSUMER GOODS</b>	<b>6.55</b>	
ITC Ltd.	5.38	
Hindustan Unilever Ltd.	1.17	
<b>ENGINEERING</b>	<b>2.63</b>	
Bharat Electronics Ltd.	1.75	
Engineers India Ltd.	0.88	
<b>INFORMATION TECHNOLOGY</b>	<b>11.36</b>	
Infosys Ltd.	7.56	
Tata Consultancy Services Ltd.	3.80	
<b>INFRASTRUCTURE</b>	<b>5.16</b>	
Larsen & Toubro Ltd.	3.51	
Unity Infraprojects Ltd.	0.74	
NCC Ltd.	0.64	
IVRCL Ltd.	0.15	
JaiPrakash Associates Ltd.	0.12	
<b>MEDIA</b>	<b>1.52</b>	
Jagran Prakashan Ltd.	1.25	
Zee Entertainment Enterprises Ltd.	0.27	
<b>METALS &amp; MINING</b>	<b>3.88</b>	
Jindal Steel and Power Ltd.	2.00	
Coal India Ltd.	1.30	
National Mineral Development Corporation Ltd.	0.57	
Steel Authority of India Ltd.	0.01	
<b>OIL &amp; GAS AND ANCILLIARIES</b>	<b>12.98</b>	
Reliance Industries Ltd.	5.49	
Oil and Natural Gas Corporation Ltd.	2.15	
Maharashtra Seamless Ltd.	1.20	
Indraprastha Gas Ltd.	1.18	
Oil India Ltd.	0.96	
Gas Authority of India Ltd.	0.90	
Indian Oil Corporation Ltd.	0.87	
Shiv-Vani Oil & Gas Exploration Services Ltd.	0.17	
Gujarat Gas Co. Ltd.	0.06	
<b>PETROLEUM, GAS AND PETROCHEMICAL PRODUC</b>	<b>0.25</b>	
Hindustan Petroleum Corporation Ltd.	0.25	
<b>PHARMACEUTICALS</b>	<b>1.24</b>	
Cipla Ltd.	1.18	
Glenmark Pharmaceuticals Ltd.	0.06	
<b>POWER AND POWER EQUIPMENT</b>	<b>7.47</b>	
Tata Power Co. Ltd.	2.18	
NTPC Ltd.	1.76	
Bharat Heavy Electricals Ltd.	1.24	
NHPC	0.94	
Power Grid Corporation of India Ltd.	0.72	

Security	Net Asset %	Rating
Kalpataru Power Transmission Ltd.	0.63	
<b>RETAILING</b>	<b>0.86</b>	
Pantaloon Retail (India) Ltd.	0.86	
<b>TELECOM</b>	<b>3.08</b>	
Bharti Airtel Ltd.	3.08	
<b>TRANSPORT SERVICES</b>	<b>0.58</b>	
Container Corporation Of India Ltd.	0.58	
<b>Total</b>	<b>86.13</b>	

# Life Unit Linked PROTECTOR FUND-II

Portfolio as on August 31, 2012

ULIF02108/01/2010LIPROTE-II122

Security	Net Asset %	Rating
<b>EQUITIES</b>		
<b>AGROCHEMICALS</b>	<b>0.08</b>	
United Phosphorus Ltd. (New)	0.08	
<b>AUTOMOBILES</b>	<b>0.59</b>	
Mahindra & Mahindra Ltd.	0.31	
Bajaj Auto Ltd.	0.15	
Maruti Suzuki India Ltd.	0.13	
<b>BANKING AND FINANCIAL SERVICES</b>	<b>4.10</b>	
HDFC Ltd.	1.03	
HDFC Bank Ltd.	0.91	
ICICI Bank Ltd.	0.81	
State Bank of India	0.37	
Axis Bank Ltd.	0.29	
Bank of Baroda	0.20	
Federal Bank Ltd.	0.13	
Oriental Bank of Commerce Ltd.	0.11	
Power Finance Corporation Ltd.	0.11	
Punjab National Bank	0.11	
Indian Bank	0.03	
<b>CONSUMER GOODS</b>	<b>0.99</b>	
ITC Ltd.	0.86	
Hindustan Unilever Ltd.	0.13	
<b>ENGINEERING</b>	<b>0.47</b>	
Engineers India Ltd.	0.24	
Bharat Electronics Ltd.	0.23	
<b>INFORMATION TECHNOLOGY</b>	<b>1.81</b>	
Infosys Ltd.	1.19	
Tata Consultancy Services Ltd.	0.62	
<b>INFRASTRUCTURE</b>	<b>0.46</b>	
Larsen & Toubro Ltd.	0.45	
NCC Ltd.	0.01	
<b>MEDIA</b>	<b>0.05</b>	
Jagran Prakashan Ltd.	0.05	
<b>METALS &amp; MINING</b>	<b>0.55</b>	
Coal India Ltd.	0.34	
Jindal Steel and Power Ltd.	0.21	
<b>OIL &amp; GAS AND ANCILLIARIES</b>	<b>2.14</b>	
Reliance Industries Ltd.	1.06	
Oil and Natural Gas Corporation Ltd.	0.27	
Gas Authority of India Ltd.	0.25	
Oil India Ltd.	0.23	
Indraprastha Gas Ltd.	0.17	
Indian Oil Corporation Ltd.	0.15	
Shiv-Vani Oil & Gas Exploration Services Ltd.	0.01	
<b>PHARMACEUTICALS</b>	<b>0.23</b>	
Cipla Ltd.	0.20	
Sun Pharmaceuticals Industries Ltd.	0.03	
<b>POWER AND POWER EQUIPMENT</b>	<b>1.14</b>	
NTPC Ltd.	0.30	
Tata Power Co. Ltd.	0.28	
Bharat Heavy Electricals Ltd.	0.24	
NHPC	0.21	
Power Grid Corporation of India Ltd.	0.11	
<b>RETAILING</b>	<b>0.10</b>	
Pantaloon Retail (India) Ltd.	0.10	
<b>TELECOM</b>	<b>0.46</b>	
Bharti Airtel Ltd.	0.46	
<b>TRANSPORT SERVICES</b>	<b>0.01</b>	
Container Corporation Of India Ltd.	0.01	
<b>Total</b>	<b>13.18</b>	

# Life Unit Linked

## BALANCE FUND-II

ULIF01508/01/2010LIBALAN-II22

Portfolio as on August 31, 2012

Security	Net Asset %	Rating
<b>EQUITIES</b>		
<b>AGROCHEMICALS</b>	<b>0.32</b>	
United Phosphorus Ltd. (New)	0.32	
<b>AUTOMOBILES</b>	<b>1.47</b>	
Mahindra & Mahindra Ltd.	0.75	
Bajaj Auto Ltd.	0.37	
Maruti Suzuki India Ltd.	0.35	
<b>BANKING AND FINANCIAL SERVICES</b>	<b>10.00</b>	
ICICI Bank Ltd.	2.14	
HDFC Bank Ltd.	1.96	
HDFC Ltd.	1.95	
Axis Bank Ltd.	0.87	
State Bank of India	0.80	
Power Finance Corporation Ltd.	0.42	
Bank of Baroda	0.38	
Federal Bank Ltd.	0.35	
Punjab National Bank	0.35	
Infrastructure Development Finance Co. Ltd.	0.27	
Rural Electrification Corporation	0.22	
Indian Bank	0.16	
Oriental Bank of Commerce Ltd.	0.13	
<b>CONSUMER GOODS</b>	<b>2.89</b>	
ITC Ltd.	2.22	
Hindustan Unilever Ltd.	0.67	
<b>ENGINEERING</b>	<b>0.79</b>	
Bharat Electronics Ltd.	0.45	
Engineers India Ltd.	0.34	
<b>INFORMATION TECHNOLOGY</b>	<b>4.22</b>	
Infosys Ltd.	2.66	
Tata Consultancy Services Ltd.	1.53	
Mphasis Ltd.	0.03	
<b>INFRASTRUCTURE</b>	<b>1.76</b>	
Larsen & Toubro Ltd.	1.14	
NCC Ltd.	0.33	
JaiPrakash Associates Ltd.	0.16	
GMR Infrastructure Ltd.	0.07	
IVRCL Ltd.	0.04	
Unity Infraprojects Ltd.	0.02	
<b>MEDIA</b>	<b>0.22</b>	
Jagran Prakashan Ltd.	0.22	
<b>METALS &amp; MINING</b>	<b>1.34</b>	
Jindal Steel and Power Ltd.	0.58	
Coal India Ltd.	0.47	
National Mineral Development Corporation Ltd.	0.29	
<b>OIL &amp; GAS AND ANCILLIARIES</b>	<b>5.04</b>	
Reliance Industries Ltd.	2.20	
Oil and Natural Gas Corporation Ltd.	1.08	
Gas Authority of India Ltd.	0.55	
Indraprastha Gas Ltd.	0.44	
Oil India Ltd.	0.31	
Maharashtra Seamless Ltd.	0.21	
Indian Oil Corporation Ltd.	0.20	
Shiv-Vani Oil & Gas Exploration Services Ltd.	0.05	
<b>PETROLEUM, GAS AND PETROCHEMICAL PRODUC</b>	<b>0.24</b>	
Hindustan Petroleum Corporation Ltd.	0.24	
<b>PHARMACEUTICALS</b>	<b>0.62</b>	
Cipla Ltd.	0.39	
Glenmark Pharmaceuticals Ltd.	0.17	
Sun Pharmaceuticals Industries Ltd.	0.06	
<b>POWER AND POWER EQUIPMENT</b>	<b>2.95</b>	
NTPC Ltd.	0.82	
Tata Power Co. Ltd.	0.73	
Bharat Heavy Electricals Ltd.	0.59	
NHPC	0.40	
Power Grid Corporation of India Ltd.	0.40	
Kalpataru Power Transmission Ltd.	0.01	
<b>RETAILING</b>	<b>0.17</b>	

Security	Net Asset %	Rating
Pantaloon Retail (India) Ltd.	0.17	
<b>TELECOM</b>	<b>1.17</b>	
Bharti Airtel Ltd.	1.17	
<b>TRANSPORT SERVICES</b>	<b>0.12</b>	
Container Corporation Of India Ltd.	0.12	
<b>Total</b>	<b>33.32</b>	

# Life Unit Linked GROWTH FUND-II

ULIF01808/01/2010LIGROWT-II122

Portfolio as on August 31, 2012

Security	Net Asset %	Rating
<b>EQUITIES</b>		
<b>AGROCHEMICALS</b>	<b>0.57</b>	
United Phosphorus Ltd. (New)	0.57	
<b>AUTOMOBILES</b>	<b>2.73</b>	
Mahindra & Mahindra Ltd.	1.02	
Hero MotoCorp Ltd.	0.69	
Bajaj Auto Ltd.	0.61	
Maruti Suzuki India Ltd.	0.41	
<b>BANKING AND FINANCIAL SERVICES</b>	<b>19.37</b>	
ICICI Bank Ltd.	4.50	
HDFC Bank Ltd.	3.53	
HDFC Ltd.	3.53	
State Bank of India	2.02	
Axis Bank Ltd.	1.12	
Federal Bank Ltd.	1.05	
Bank of Baroda	0.90	
Indian Bank	0.55	
Punjab National Bank	0.53	
Power Finance Corporation Ltd.	0.50	
Oriental Bank of Commerce Ltd.	0.49	
Rural Electrification Corporation	0.33	
Infrastructure Development Finance Co. Ltd.	0.32	
<b>CONSUMER GOODS</b>	<b>5.41</b>	
ITC Ltd.	4.41	
Hindustan Unilever Ltd.	1.00	
<b>ENGINEERING</b>	<b>1.89</b>	
Bharat Electronics Ltd.	1.08	
Engineers India Ltd.	0.81	
<b>INFORMATION TECHNOLOGY</b>	<b>8.55</b>	
Infosys Ltd.	5.38	
Tata Consultancy Services Ltd.	3.11	
Subex Ltd.	0.06	
<b>INFRASTRUCTURE</b>	<b>4.74</b>	
Larsen & Toubro Ltd.	2.52	
Unity Infraprojects Ltd.	0.68	
GMR Infrastructure Ltd.	0.48	
NCC Ltd.	0.43	
IVRCL Ltd.	0.33	
JaiPrakash Associates Ltd.	0.30	
<b>MEDIA</b>	<b>1.16</b>	
Jagran Prakashan Ltd.	0.81	
Zee Entertainment Enterprises Ltd.	0.35	
<b>METALS &amp; MINING</b>	<b>2.87</b>	
Jindal Steel and Power Ltd.	1.19	
Coal India Ltd.	1.00	
National Mineral Development Corporation Ltd.	0.41	
Steel Authority of India Ltd.	0.27	
<b>OIL &amp; GAS AND ANCILLIARIES</b>	<b>11.59</b>	
Reliance Industries Ltd.	4.94	
Oil and Natural Gas Corporation Ltd.	1.80	
Gas Authority of India Ltd.	1.05	
Maharashtra Seamless Ltd.	0.87	
Indraprastha Gas Ltd.	0.73	
Indian Oil Corporation Ltd.	0.70	
Oil India Ltd.	0.62	
Gujarat Gas Co. Ltd.	0.50	
Shiv-Vani Oil & Gas Exploration Services Ltd.	0.38	
<b>OTHERS</b>	<b>0.18</b>	
Ashoka Buildcon Ltd	0.18	
<b>PETROLEUM, GAS AND PETROCHEMICAL PRODUC</b>	<b>0.69</b>	
Hindustan Petroleum Corporation Ltd.	0.69	
<b>PHARMACEUTICALS</b>	<b>0.91</b>	
Cipla Ltd.	0.84	
Sun Pharmaceuticals Industries Ltd.	0.07	
<b>POWER AND POWER EQUIPMENT</b>	<b>6.90</b>	
NTPC Ltd.	1.92	

Security	Net Asset %	Rating
Tata Power Co. Ltd.	1.61	
Bharat Heavy Electricals Ltd.	0.90	
NHPC	0.83	
Power Grid Corporation of India Ltd.	0.77	
Kalpataru Power Transmission Ltd.	0.55	
Crompton Greaves Ltd.	0.30	
Suzlon Energy Ltd.	0.02	
<b>REALTY</b>	<b>0.27</b>	
Housing Development & Infrastructure Ltd.	0.27	
<b>RETAILING</b>	<b>0.67</b>	
Pantaloon Retail (India) Ltd.	0.67	
<b>TELECOM</b>	<b>2.43</b>	
Bharti Airtel Ltd.	2.33	
Reliance Communication Ventures Ltd.	0.10	
<b>TRANSPORT SERVICES</b>	<b>0.46</b>	
Container Corporation Of India Ltd.	0.46	
<b>Total</b>	<b>71.39</b>	

# Life Unit Linked ENHANCER FUND-II

ULIF01708/01/2010LIFENHN-II22

Portfolio as on August 31, 2012

Security	Net Asset %	Rating
<b>EQUITIES</b>		
<b>AGROCHEMICALS</b>	<b>0.79</b>	
United Phosphorus Ltd. (New)	0.79	
<b>AUTOMOBILES</b>	<b>4.02</b>	
Mahindra & Mahindra Ltd.	1.41	
Bajaj Auto Ltd.	1.21	
Maruti Suzuki India Ltd.	0.87	
Hero MotoCorp Ltd.	0.53	
<b>BANKING AND FINANCIAL SERVICES</b>	<b>24.56</b>	
ICICI Bank Ltd.	5.55	
HDFC Ltd.	5.16	
HDFC Bank Ltd.	3.48	
State Bank of India	2.86	
Federal Bank Ltd.	1.29	
Axis Bank Ltd.	1.17	
Bank of Baroda	1.15	
Power Finance Corporation Ltd.	1.14	
Punjab National Bank	0.96	
Indian Bank	0.78	
Oriental Bank of Commerce Ltd.	0.63	
Rural Electrification Corporation	0.33	
Infrastructure Development Finance Co. Ltd.	0.06	
<b>CONSUMER GOODS</b>	<b>6.64</b>	
ITC Ltd.	5.26	
Hindustan Unilever Ltd.	1.38	
<b>ENGINEERING</b>	<b>2.52</b>	
Bharat Electronics Ltd.	1.55	
Engineers India Ltd.	0.97	
<b>INFORMATION TECHNOLOGY</b>	<b>11.26</b>	
Infosys Ltd.	7.52	
Tata Consultancy Services Ltd.	3.74	
<b>INFRASTRUCTURE</b>	<b>7.83</b>	
Larsen & Toubro Ltd.	3.61	
Oberoi Realty Ltd	0.99	
Unity Infraprojects Ltd.	0.94	
NCC Ltd.	0.86	
GMR Infrastructure Ltd.	0.56	
IVRCL Ltd.	0.56	
JaiPrakash Associates Ltd.	0.23	
Hindustan Construction Co. Ltd.	0.08	
<b>MEDIA</b>	<b>1.35</b>	
Jagran Prakashan Ltd.	1.17	
Zee Entertainment Enterprises Ltd.	0.18	
<b>METALS &amp; MINING</b>	<b>4.05</b>	
Jindal Steel and Power Ltd.	2.07	
Coal India Ltd.	1.28	
National Mineral Development Corporation Ltd.	0.70	
<b>OIL &amp; GAS AND ANCILLIARIES</b>	<b>13.75</b>	
Reliance Industries Ltd.	5.46	
Oil and Natural Gas Corporation Ltd.	2.04	
Maharashtra Seamless Ltd.	1.29	
Indian Oil Corporation Ltd.	1.07	
Indraprastha Gas Ltd.	0.97	
Gas Authority of India Ltd.	0.90	
Oil India Ltd.	0.83	
Shiv-Vani Oil & Gas Exploration Services Ltd.	0.72	
Gujarat Gas Co. Ltd.	0.47	
<b>OTHERS</b>	<b>0.17</b>	
Ashoka Buildcon Ltd	0.17	
<b>PETROLEUM, GAS AND PETROCHEMICAL PRODUC</b>	<b>0.83</b>	
Hindustan Petroleum Corporation Ltd.	0.83	
<b>PHARMACEUTICALS</b>	<b>1.51</b>	
Cipla Ltd.	1.28	
Glenmark Pharmaceuticals Ltd.	0.23	
<b>POWER AND POWER EQUIPMENT</b>	<b>7.46</b>	
Tata Power Co. Ltd.	2.28	

Security	Net Asset %	Rating
NTPC Ltd.	1.46	
Bharat Heavy Electricals Ltd.	1.07	
NHPC	1.05	
Kalpataru Power Transmission Ltd.	0.71	
Power Grid Corporation of India Ltd.	0.61	
BGR Energy Systems Ltd.	0.25	
Suzlon Energy Ltd.	0.03	
<b>REALTY</b>	<b>0.39</b>	
Housing Development & Infrastructure Ltd.	0.39	
<b>RETAILING</b>	<b>0.95</b>	
Pantaloon Retail (India) Ltd.	0.95	
<b>TELECOM</b>	<b>3.65</b>	
Bharti Airtel Ltd.	3.19	
Reliance Communication Ventures Ltd.	0.46	
<b>TRANSPORT SERVICES</b>	<b>0.89</b>	
Container Corporation Of India Ltd.	0.89	
<b>Total</b>	<b>92.62</b>	

# Life Unit Linked INDEX FUND-II

Portfolio as on August 31, 2012

ULIF02008/01/2010LIFINDX-II122

Security	Net Asset %	Rating
<b>EQUITIES</b>		
<b>AUTOMOBILES 7.87</b>		
Tata Motors Ltd.	2.46	
Mahindra & Mahindra Ltd.	2.15	
Bajaj Auto Ltd.	1.35	
Hero MotoCorp Ltd.	1.01	
Maruti Suzuki India Ltd.	0.90	
<b>BANKING AND FINANCIAL SERVICES 27.34</b>		
HDFC Ltd.	6.63	
HDFC Bank Ltd.	6.53	
ICICI Bank Ltd.	6.29	
State Bank of India	2.83	
Axis Bank Ltd.	1.54	
Kotak Mahindra Bank Ltd.	1.22	
Infrastructure Development Finance Co. Ltd.	0.99	
Bank of Baroda	0.77	
Punjab National Bank	0.54	
<b>CEMENT 2.76</b>		
Grasim Industries Ltd.	1.13	
Ambuja Cements Ltd.	0.88	
ACC Ltd.	0.75	
<b>CHEMICALS 0.99</b>		
Asian Paints Ltd.	0.99	
<b>CONSUMER GOODS 11.97</b>		
ITC Ltd.	8.78	
Hindustan Unilever Ltd.	3.19	
<b>INFORMATION TECHNOLOGY 12.99</b>		
Infosys Ltd.	6.92	
Tata Consultancy Services Ltd.	4.14	
Wipro Ltd.	1.14	
HCL Technologies Ltd.	0.79	
<b>INFRASTRUCTURE 4.63</b>		
Larsen & Toubro Ltd.	4.20	
JaiPrakash Associates Ltd.	0.43	
<b>METALS &amp; MINING 5.94</b>		
Tata Steel Ltd.	1.47	
Coal India Ltd.	1.36	
Jindal Steel and Power Ltd.	0.82	
Sterlite Industries (India) Ltd.	0.80	
Hindalco Industries Ltd.	0.78	
Sesa Goa Ltd.	0.39	
Steel Authority of India Ltd.	0.32	
<b>OIL &amp; GAS AND ANCILLIARIES 13.18</b>		
Reliance Industries Ltd.	7.86	
Oil and Natural Gas Corporation Ltd.	2.93	
Gas Authority of India Ltd.	0.97	
Cairn India Ltd.	0.89	
Bharat Petroleum Corporation Ltd.	0.53	
<b>PHARMACEUTICALS 4.44</b>		
Sun Pharmaceuticals Industries Ltd.	1.52	
Dr Reddys Laboratories Ltd.	1.31	
Cipla Ltd.	1.12	
Ranbaxy Laboratories Ltd.	0.49	
<b>POWER AND POWER EQUIPMENT 5.07</b>		
NTPC Ltd.	1.37	
Bharat Heavy Electricals Ltd.	1.03	
Power Grid Corporation of India Ltd.	1.03	
Tata Power Co. Ltd.	0.94	
Reliance Infrastructure Ltd.	0.36	
Siemens Ltd.	0.34	
<b>REALTY 0.45</b>		
DLF Ltd.	0.45	
<b>TELECOM 1.83</b>		
Bharti Airtel Ltd.	1.83	

Total

99.46

# Pension Unit Linked SECURE FUND

Portfolio as on August 31, 2012

ULIF00803/03/2005PNSNSEURE122

Security	Net Asset %	Rating
<b>EQUITIES</b>		
<b>AGROCHEMICALS</b>	<b>0.09</b>	
United Phosphorus Ltd. (New)	0.09	
<b>AUTOMOBILES</b>	<b>0.48</b>	
Mahindra & Mahindra Ltd.	0.30	
Bajaj Auto Ltd.	0.18	
<b>BANKING AND FINANCIAL SERVICES</b>	<b>4.47</b>	
HDFC Ltd.	1.07	
ICICI Bank Ltd.	1.04	
HDFC Bank Ltd.	0.97	
State Bank of India	0.39	
Axis Bank Ltd.	0.35	
Bank of Baroda	0.30	
Power Finance Corporation Ltd.	0.13	
Federal Bank Ltd.	0.11	
Punjab National Bank	0.09	
Oriental Bank of Commerce Ltd.	0.02	
<b>CONSUMER GOODS</b>	<b>1.53</b>	
ITC Ltd.	1.14	
Hindustan Unilever Ltd.	0.39	
<b>ENGINEERING</b>	<b>0.34</b>	
Bharat Electronics Ltd.	0.19	
Engineers India Ltd.	0.15	
<b>INFORMATION TECHNOLOGY</b>	<b>2.04</b>	
Infosys Ltd.	1.45	
Tata Consultancy Services Ltd.	0.59	
<b>INFRASTRUCTURE</b>	<b>0.40</b>	
Larsen & Toubro Ltd.	0.40	
<b>MEDIA</b>	<b>0.29</b>	
Zee Entertainment Enterprises Ltd.	0.18	
Jagran Prakashan Ltd.	0.11	
<b>METALS &amp; MINING</b>	<b>0.63</b>	
Coal India Ltd.	0.47	
Jindal Steel and Power Ltd.	0.16	
<b>OIL &amp; GAS AND ANCILLIARIES</b>	<b>2.16</b>	
Reliance Industries Ltd.	1.10	
Oil and Natural Gas Corporation Ltd.	0.42	
Gas Authority of India Ltd.	0.20	
Indraprastha Gas Ltd.	0.17	
Oil India Ltd.	0.17	
Indian Oil Corporation Ltd.	0.10	
<b>PHARMACEUTICALS</b>	<b>0.25</b>	
Cipla Ltd.	0.21	
Sun Pharmaceuticals Industries Ltd.	0.03	
Glenmark Pharmaceuticals Ltd.	0.01	
<b>POWER AND POWER EQUIPMENT</b>	<b>1.26</b>	
Tata Power Co. Ltd.	0.36	
Bharat Heavy Electricals Ltd.	0.33	
Power Grid Corporation of India Ltd.	0.27	
NHPC	0.17	
NTPC Ltd.	0.13	
<b>RETAILING</b>	<b>0.09</b>	
Pantaloon Retail (India) Ltd.	0.09	
<b>TELECOM</b>	<b>0.49</b>	
Bharti Airtel Ltd.	0.49	
<b>TRANSPORT SERVICES</b>	<b>0.08</b>	
Container Corporation Of India Ltd.	0.08	
<b>Total</b>	<b>14.60</b>	



# Pension Unit Linked PROTECTOR FUND

Portfolio as on August 31, 2012

ULIF01408/02/2008PNSPROTECT122

Security	Net Asset %	Rating
<b>EQUITIES</b>		
<b>AUTOMOBILES</b>	<b>0.11</b>	
Hero MotoCorp Ltd.	0.07	
Mahindra & Mahindra Ltd.	0.04	
<b>BANKING AND FINANCIAL SERVICES</b>	<b>1.03</b>	
ICICI Bank Ltd.	0.32	
HDFC Ltd.	0.26	
HDFC Bank Ltd.	0.18	
State Bank of India	0.12	
Bank of Baroda	0.07	
Punjab National Bank	0.05	
Rural Electrification Corporation	0.03	
<b>CONSUMER GOODS</b>	<b>0.39</b>	
ITC Ltd.	0.36	
Hindustan Unilever Ltd.	0.03	
<b>INFORMATION TECHNOLOGY</b>	<b>0.53</b>	
Infosys Ltd.	0.37	
Tata Consultancy Services Ltd.	0.16	
<b>INFRASTRUCTURE</b>	<b>0.10</b>	
Larsen & Toubro Ltd.	0.10	
<b>METALS &amp; MINING</b>	<b>0.14</b>	
Coal India Ltd.	0.14	
<b>OIL &amp; GAS AND ANCILLIARIES</b>	<b>0.84</b>	
Reliance Industries Ltd.	0.48	
Oil and Natural Gas Corporation Ltd.	0.14	
Gas Authority of India Ltd.	0.07	
Oil India Ltd.	0.07	
Indraprastha Gas Ltd.	0.06	
Maharashtra Seamless Ltd.	0.02	
<b>PETROLEUM, GAS AND PETROCHEMICAL PRODUC</b>	<b>0.05</b>	
Hindustan Petroleum Corporation Ltd.	0.05	
<b>PHARMACEUTICALS</b>	<b>0.09</b>	
Cipla Ltd.	0.04	
Glenmark Pharmaceuticals Ltd.	0.03	
Sun Pharmaceuticals Industries Ltd.	0.02	
<b>POWER AND POWER EQUIPMENT</b>	<b>0.57</b>	
NTPC Ltd.	0.16	
Bharat Heavy Electricals Ltd.	0.13	
Power Grid Corporation of India Ltd.	0.11	
NHPC	0.10	
Tata Power Co. Ltd.	0.07	
<b>TELECOM</b>	<b>0.14</b>	
Bharti Airtel Ltd.	0.14	
<b>TRANSPORT SERVICES</b>	<b>0.07</b>	
Container Corporation Of India Ltd.	0.07	
<b>Total</b>	<b>4.06</b>	

# Pension Unit Linked BALANCED FUND

ULIF00311/02/2003PNSBALANCE122

Portfolio as on August 31, 2012

Security	Net Asset %	Rating
<b>EQUITIES</b>		
<b>AGROCHEMICALS</b>	<b>0.39</b>	
United Phosphorus Ltd. (New)	0.39	
<b>AUTOMOBILES</b>	<b>1.46</b>	
Mahindra & Mahindra Ltd.	0.91	
Bajaj Auto Ltd.	0.47	
Maruti Suzuki India Ltd.	0.08	
<b>BANKING AND FINANCIAL SERVICES</b>	<b>9.81</b>	
HDFC Ltd.	2.21	
ICICI Bank Ltd.	2.12	
HDFC Bank Ltd.	1.95	
State Bank of India	1.00	
Axis Bank Ltd.	0.71	
Power Finance Corporation Ltd.	0.52	
Federal Bank Ltd.	0.34	
Bank of Baroda	0.32	
Punjab National Bank	0.28	
Infrastructure Development Finance Co. Ltd.	0.21	
Oriental Bank of Commerce Ltd.	0.10	
Rural Electrification Corporation	0.05	
<b>CONSUMER GOODS</b>	<b>3.29</b>	
ITC Ltd.	2.75	
Hindustan Unilever Ltd.	0.54	
<b>ENGINEERING</b>	<b>0.64</b>	
Bharat Electronics Ltd.	0.36	
Engineers India Ltd.	0.28	
<b>INFORMATION TECHNOLOGY</b>	<b>4.27</b>	
Infosys Ltd.	2.87	
Tata Consultancy Services Ltd.	1.40	
<b>INFRASTRUCTURE</b>	<b>1.84</b>	
Larsen & Toubro Ltd.	1.33	
JaiPrakash Associates Ltd.	0.30	
IVRCL Ltd.	0.11	
NCC Ltd.	0.10	
<b>MEDIA</b>	<b>0.17</b>	
Zee Entertainment Enterprises Ltd.	0.17	
<b>METALS &amp; MINING</b>	<b>0.83</b>	
Coal India Ltd.	0.45	
Jindal Steel and Power Ltd.	0.38	
<b>OIL &amp; GAS AND ANCILLIARIES</b>	<b>5.27</b>	
Reliance Industries Ltd.	2.49	
Oil and Natural Gas Corporation Ltd.	1.03	
Maharashtra Seamless Ltd.	0.61	
Gas Authority of India Ltd.	0.55	
Indraprastha Gas Ltd.	0.30	
Oil India Ltd.	0.21	
Indian Oil Corporation Ltd.	0.08	
<b>OTHERS</b>	<b>0.01</b>	
Zee Learn Ltd	0.01	
<b>PHARMACEUTICALS</b>	<b>0.76</b>	
Cipla Ltd.	0.43	
Glenmark Pharmaceuticals Ltd.	0.19	
Sun Pharmaceuticals Industries Ltd.	0.14	
<b>POWER AND POWER EQUIPMENT</b>	<b>3.16</b>	
NTPC Ltd.	0.99	
Bharat Heavy Electricals Ltd.	0.71	
Tata Power Co. Ltd.	0.71	
Power Grid Corporation of India Ltd.	0.36	
NHPC	0.33	
Suzlon Energy Ltd.	0.06	
<b>RETAILING</b>	<b>0.29</b>	
Pantaloon Retail (India) Ltd.	0.29	
<b>TELECOM</b>	<b>1.14</b>	
Bharti Airtel Ltd.	1.12	
Reliance Communication Ventures Ltd.	0.02	
<b>TRANSPORT SERVICES</b>	<b>0.40</b>	

Security	Net Asset %	Rating
Container Corporation Of India Ltd.	0.40	
<b>Total</b>	<b>33.73</b>	

## Pension Unit Linked GROWTH FUND

ULIF00703/03/2005PNSNGROWTH122

Security	Net Asset %	Rating
<b>EQUITIES</b>		
<b>AGROCHEMICALS</b>	<b>0.46</b>	
United Phosphorus Ltd. (New)	0.46	
<b>AUTOMOBILES</b>	<b>1.63</b>	
Mahindra & Mahindra Ltd.	0.67	
Bajaj Auto Ltd.	0.60	
Maruti Suzuki India Ltd.	0.36	
<b>BANKING AND FINANCIAL SERVICES</b>	<b>12.50</b>	
ICICI Bank Ltd.	3.22	
HDFC Ltd.	2.70	
HDFC Bank Ltd.	1.95	
State Bank of India	1.43	
Axis Bank Ltd.	0.64	
Bank of Baroda	0.52	
Federal Bank Ltd.	0.51	
Power Finance Corporation Ltd.	0.44	
Punjab National Bank	0.42	
Oriental Bank of Commerce Ltd.	0.26	
Indian Bank	0.23	
Infrastructure Development Finance Co. Ltd.	0.18	
<b>CONSUMER GOODS</b>	<b>4.16</b>	
ITC Ltd.	3.37	
Hindustan Unilever Ltd.	0.79	
<b>ENGINEERING</b>	<b>1.14</b>	
Bharat Electronics Ltd.	0.69	
Engineers India Ltd.	0.45	
<b>HOTELS</b>	<b>0.16</b>	
Indian Hotels Co. Ltd.	0.16	
<b>INFORMATION TECHNOLOGY</b>	<b>6.43</b>	
Infosys Ltd.	4.30	
Tata Consultancy Services Ltd.	2.07	
Mphasis Ltd.	0.06	
<b>INFRASTRUCTURE</b>	<b>3.08</b>	
Larsen & Toubro Ltd.	2.01	
Unity Infraprojects Ltd.	0.42	
GMR Infrastructure Ltd.	0.18	
NCC Ltd.	0.17	
Sintex Industries Ltd.	0.15	
JaiPrakash Associates Ltd.	0.13	
IVRCL Ltd.	0.02	
<b>MEDIA</b>	<b>0.67</b>	
Jagran Prakashan Ltd.	0.44	
Zee Entertainment Enterprises Ltd.	0.23	
<b>METALS &amp; MINING</b>	<b>1.73</b>	
Coal India Ltd.	0.75	
Jindal Steel and Power Ltd.	0.58	
National Mineral Development Corporation Ltd.	0.27	
Steel Authority of India Ltd.	0.13	
<b>OIL &amp; GAS AND ANCILLIARIES</b>	<b>8.49</b>	
Reliance Industries Ltd.	3.74	
Oil and Natural Gas Corporation Ltd.	1.26	
Maharashtra Seamless Ltd.	0.72	
Indraprastha Gas Ltd.	0.61	
Gas Authority of India Ltd.	0.51	
Shiv-Vani Oil & Gas Exploration Services Ltd.	0.49	
Indian Oil Corporation Ltd.	0.43	
Oil India Ltd.	0.39	
Gujarat Gas Co. Ltd.	0.34	
<b>OTHERS</b>	<b>0.01</b>	
Zee Learn Ltd	0.01	
<b>PETROLEUM, GAS AND PETROCHEMICAL PRODU</b>	<b>0.23</b>	
Hindustan Petroleum Corporation Ltd.	0.23	
<b>PHARMACEUTICALS</b>	<b>1.21</b>	
Cipla Ltd.	0.66	
Glenmark Pharmaceuticals Ltd.	0.43	
Sun Pharmaceuticals Industries Ltd.	0.12	
<b>POWER AND POWER EQUIPMENT</b>	<b>4.22</b>	

Portfolio as on August 31, 2012

Security	Net Asset %	Rating
NTPC Ltd.	1.06	
Tata Power Co. Ltd.	0.90	
Bharat Heavy Electricals Ltd.	0.73	
NHPC	0.60	
Power Grid Corporation of India Ltd.	0.59	
Kalpataru Power Transmission Ltd.	0.21	
Suzlon Energy Ltd.	0.09	
BGR Energy Systems Ltd.	0.04	
<b>RETAILING</b>	<b>0.37</b>	
Pantaloon Retail (India) Ltd.	0.37	
<b>TELECOM</b>	<b>1.51</b>	
Bharti Airtel Ltd.	1.44	
Reliance Communication Ventures Ltd.	0.07	
<b>TRANSPORT SERVICES</b>	<b>0.46</b>	
Container Corporation Of India Ltd.	0.46	
<b>Total</b>	<b>48.46</b>	

# Pension Unit Linked INDEX FUND

ULIF01122/01/2008PNSNINDEXF122

Portfolio as on August 31, 2012

Security	Net Asset %	Rating
<b>EQUITIES</b>		
<b>AUTOMOBILES</b>	<b>7.95</b>	
Tata Motors Ltd.	2.40	
Mahindra & Mahindra Ltd.	2.14	
Bajaj Auto Ltd.	1.43	
Hero MotoCorp Ltd.	1.01	
Maruti Suzuki India Ltd.	0.97	
<b>BANKING AND FINANCIAL SERVICES</b>	<b>27.52</b>	
HDFC Bank Ltd.	6.60	
HDFC Ltd.	6.57	
ICICI Bank Ltd.	6.28	
State Bank of India	2.91	
Axis Bank Ltd.	1.63	
Kotak Mahindra Bank Ltd.	1.28	
Infrastructure Development Finance Co. Ltd.	0.96	
Bank of Baroda	0.71	
Punjab National Bank	0.58	
<b>CEMENT</b>	<b>2.71</b>	
Grasim Industries Ltd.	1.08	
Ambuja Cements Ltd.	0.85	
ACC Ltd.	0.78	
<b>CHEMICALS</b>	<b>0.81</b>	
Asian Paints Ltd.	0.81	
<b>CONSUMER GOODS</b>	<b>11.79</b>	
ITC Ltd.	8.77	
Hindustan Unilever Ltd.	3.02	
<b>INFORMATION TECHNOLOGY</b>	<b>12.73</b>	
Infosys Ltd.	6.87	
Tata Consultancy Services Ltd.	3.93	
Wipro Ltd.	1.16	
HCL Technologies Ltd.	0.77	
<b>INFRASTRUCTURE</b>	<b>4.88</b>	
Larsen & Toubro Ltd.	4.39	
JaiPrakash Associates Ltd.	0.49	
<b>METALS &amp; MINING</b>	<b>6.13</b>	
Tata Steel Ltd.	1.44	
Coal India Ltd.	1.39	
Hindalco Industries Ltd.	0.91	
Jindal Steel and Power Ltd.	0.85	
Sterlite Industries (India) Ltd.	0.85	
Sesa Goa Ltd.	0.41	
Steel Authority of India Ltd.	0.28	
<b>OIL &amp; GAS AND ANCILLIARIES</b>	<b>12.78</b>	
Reliance Industries Ltd.	7.77	
Oil and Natural Gas Corporation Ltd.	2.73	
Gas Authority of India Ltd.	0.96	
Cairn India Ltd.	0.76	
Bharat Petroleum Corporation Ltd.	0.56	
<b>PHARMACEUTICALS</b>	<b>4.45</b>	
Sun Pharmaceuticals Industries Ltd.	1.52	
Dr Reddys Laboratories Ltd.	1.32	
Cipla Ltd.	1.12	
Ranbaxy Laboratories Ltd.	0.49	
<b>POWER AND POWER EQUIPMENT</b>	<b>5.18</b>	
NTPC Ltd.	1.38	
Bharat Heavy Electricals Ltd.	1.08	
Power Grid Corporation of India Ltd.	1.00	
Tata Power Co. Ltd.	0.99	
Reliance Infrastructure Ltd.	0.38	
Siemens Ltd.	0.35	
<b>REALTY</b>	<b>0.45</b>	
DLF Ltd.	0.45	
<b>TELECOM</b>	<b>1.92</b>	
Bharti Airtel Ltd.	1.92	
<b>Total</b>	<b>99.30</b>	

# Pension Unit Linked INFRASTRUCTURE FUND

Portfolio as on August 31, 2012

ULIF02525/01/2010PNSNINFR122

Security	Net Asset %	Rating
<b>EQUITIES</b>		
<b>BANKING AND FINANCIAL SERVICES</b>	<b>23.77</b>	
HDFC Ltd.	5.37	
ICICI Bank Ltd.	4.49	
HDFC Bank Ltd.	2.92	
State Bank of India	2.37	
Axis Bank Ltd.	1.86	
Power Finance Corporation Ltd.	1.19	
Bank of Baroda	1.14	
Punjab National Bank	1.05	
Rural Electrification Corporation	1.01	
Federal Bank Ltd.	0.84	
Oriental Bank of Commerce Ltd.	0.69	
Indian Bank	0.53	
Infrastructure Development Finance Co. Ltd.	0.31	
<b>CEMENT</b>	<b>0.05</b>	
ACC Ltd.	0.05	
<b>ENGINEERING</b>	<b>4.20</b>	
Bharat Electronics Ltd.	2.46	
Engineers India Ltd.	1.74	
<b>INFRASTRUCTURE</b>	<b>14.78</b>	
Larsen & Toubro Ltd.	7.71	
Unity Infraprojects Ltd.	1.77	
Oberoi Realty Ltd	1.55	
NCC Ltd.	1.15	
JaiPrakash Associates Ltd.	0.93	
GMR Infrastructure Ltd.	0.92	
IVRCL Ltd.	0.75	
<b>METALS &amp; MINING</b>	<b>6.36</b>	
Jindal Steel and Power Ltd.	2.35	
Coal India Ltd.	2.24	
Steel Authority of India Ltd.	0.90	
National Mineral Development Corporation Ltd.	0.87	
<b>OIL &amp; GAS AND ANCILLIARIES</b>	<b>16.16</b>	
Reliance Industries Ltd.	4.70	
Gas Authority of India Ltd.	1.79	
Oil and Natural Gas Corporation Ltd.	1.76	
Indian Oil Corporation Ltd.	1.64	
Maharashtra Seamless Ltd.	1.48	
Oil India Ltd.	1.37	
Gujarat Gas Co. Ltd.	1.32	
Indraprastha Gas Ltd.	1.31	
Shiv-Vani Oil & Gas Exploration Services Ltd.	0.79	
<b>OTHERS</b>	<b>0.32</b>	
Ashoka Buildcon Ltd	0.32	
<b>PETROLEUM, GAS AND PETROCHEMICAL PRODU</b>	<b>2.42</b>	
Hindustan Petroleum Corporation Ltd.	2.42	
<b>POWER AND POWER EQUIPMENT</b>	<b>14.07</b>	
Tata Power Co. Ltd.	3.82	
NTPC Ltd.	2.97	
Power Grid Corporation of India Ltd.	1.91	
NHPC	1.89	
Bharat Heavy Electricals Ltd.	0.90	
Kalpataru Power Transmission Ltd.	0.90	
Crompton Greaves Ltd.	0.75	
BGR Energy Systems Ltd.	0.48	
EMCO Ltd.	0.42	
Suzlon Energy Ltd.	0.03	
<b>REALTY</b>	<b>1.02</b>	
Housing Development & Infrastructure Ltd.	1.02	
<b>TELECOM</b>	<b>9.75</b>	
Bharti Airtel Ltd.	9.04	
Reliance Communication Ventures Ltd.	0.71	
<b>TRANSPORT SERVICES</b>	<b>1.55</b>	
Container Corporation Of India Ltd.	1.55	

Total

94.45

# Pension Unit Linked PSU FUND

Portfolio as on August 31, 2012

ULIF02725/01/2010PNSNPSUFND122

Security	Net Asset %	Rating
<b>EQUITIES</b>		
<b>BANKING AND FINANCIAL SERVICES</b>	<b>21.50</b>	
State Bank of India	7.02	
Bank of Baroda	3.23	
Power Finance Corporation Ltd.	3.23	
Punjab National Bank	2.74	
Indian Bank	2.21	
Oriental Bank of Commerce Ltd.	2.06	
Rural Electrification Corporation	1.01	
<b>ENGINEERING</b>	<b>6.78</b>	
Bharat Electronics Ltd.	3.72	
Engineers India Ltd.	3.06	
<b>METALS &amp; MINING</b>	<b>17.03</b>	
Coal India Ltd.	8.93	
National Mineral Development Corporation Ltd.	4.87	
Steel Authority of India Ltd.	2.35	
MOIL Ltd.	0.88	
<b>OIL &amp; GAS AND ANCILLIARIES</b>	<b>22.80</b>	
Oil and Natural Gas Corporation Ltd.	8.24	
Indian Oil Corporation Ltd.	4.80	
Gas Authority of India Ltd.	4.40	
Oil India Ltd.	2.86	
Indraprastha Gas Ltd.	2.50	
<b>PETROLEUM, GAS AND PETROCHEMICAL PRODUC</b>	<b>3.02</b>	
Hindustan Petroleum Corporation Ltd.	3.02	
<b>POWER AND POWER EQUIPMENT</b>	<b>15.17</b>	
NTPC Ltd.	7.15	
Bharat Heavy Electricals Ltd.	4.21	
Power Grid Corporation of India Ltd.	2.07	
NHPC	1.74	
<b>TRANSPORT SERVICES</b>	<b>1.86</b>	
Container Corporation Of India Ltd.	1.86	
<b>Total</b>	<b>88.16</b>	

# Pension Unit Linked PROTECTOR FUND-II

Portfolio as on August 31, 2012

ULIF02825/01/2010PNPROTE-II122

Security	Net Asset %	Rating
<b>EQUITIES</b>		
<b>AGROCHEMICALS</b>	<b>0.08</b>	
United Phosphorus Ltd. (New)	0.08	
<b>AUTOMOBILES</b>	<b>0.70</b>	
Mahindra & Mahindra Ltd.	0.29	
Hero MotoCorp Ltd.	0.14	
Maruti Suzuki India Ltd.	0.14	
Bajaj Auto Ltd.	0.13	
<b>BANKING AND FINANCIAL SERVICES</b>	<b>3.71</b>	
HDFC Ltd.	0.81	
HDFC Bank Ltd.	0.80	
ICICI Bank Ltd.	0.76	
State Bank of India	0.38	
Axis Bank Ltd.	0.29	
Bank of Baroda	0.19	
Power Finance Corporation Ltd.	0.17	
Federal Bank Ltd.	0.11	
Punjab National Bank	0.10	
Oriental Bank of Commerce Ltd.	0.09	
Indian Bank	0.01	
<b>CONSUMER GOODS</b>	<b>0.99</b>	
ITC Ltd.	0.78	
Hindustan Unilever Ltd.	0.21	
<b>ENGINEERING</b>	<b>0.36</b>	
Bharat Electronics Ltd.	0.22	
Engineers India Ltd.	0.14	
<b>INFORMATION TECHNOLOGY</b>	<b>1.68</b>	
Infosys Ltd.	1.08	
Tata Consultancy Services Ltd.	0.60	
<b>INFRASTRUCTURE</b>	<b>0.41</b>	
Larsen & Toubro Ltd.	0.38	
JaiPrakash Associates Ltd.	0.02	
NCC Ltd.	0.01	
<b>METALS &amp; MINING</b>	<b>0.57</b>	
Coal India Ltd.	0.38	
Jindal Steel and Power Ltd.	0.19	
<b>OIL &amp; GAS AND ANCILLIARIES</b>	<b>1.76</b>	
Reliance Industries Ltd.	0.87	
Indraprastha Gas Ltd.	0.24	
Oil and Natural Gas Corporation Ltd.	0.22	
Oil India Ltd.	0.16	
Indian Oil Corporation Ltd.	0.15	
Gas Authority of India Ltd.	0.10	
Shiv-Vani Oil & Gas Exploration Services Ltd.	0.02	
<b>PHARMACEUTICALS</b>	<b>0.17</b>	
Cipla Ltd.	0.16	
Glenmark Pharmaceuticals Ltd.	0.01	
<b>POWER AND POWER EQUIPMENT</b>	<b>1.09</b>	
Tata Power Co. Ltd.	0.28	
NTPC Ltd.	0.22	
NHPC	0.21	
Bharat Heavy Electricals Ltd.	0.20	
Power Grid Corporation of India Ltd.	0.18	
<b>RETAILING</b>	<b>0.11</b>	
Pantaloon Retail (India) Ltd.	0.11	
<b>TELECOM</b>	<b>0.50</b>	
Bharti Airtel Ltd.	0.50	
<b>TRANSPORT SERVICES</b>	<b>0.02</b>	
Container Corporation Of India Ltd.	0.02	
<b>Total</b>	<b>12.15</b>	

# Pension Unit Linked BALANCE FUND-II

Portfolio as on August 31, 2012

ULIF02325/01/2010PNBALAN-II122

Security	Net Asset %	Rating
<b>EQUITIES</b>		
<b>AGROCHEMICALS</b>	<b>0.21</b>	
United Phosphorus Ltd. (New)	0.21	
<b>AUTOMOBILES</b>	<b>0.60</b>	
Bajaj Auto Ltd.	0.51	
Hero MotoCorp Ltd.	0.09	
<b>BANKING AND FINANCIAL SERVICES</b>	<b>7.91</b>	
ICICI Bank Ltd.	1.92	
HDFC Bank Ltd.	1.68	
HDFC Ltd.	1.48	
State Bank of India	0.87	
Axis Bank Ltd.	0.51	
Power Finance Corporation Ltd.	0.30	
Bank of Baroda	0.28	
Indian Bank	0.28	
Federal Bank Ltd.	0.27	
Punjab National Bank	0.16	
Rural Electrification Corporation	0.16	
<b>CONSUMER GOODS</b>	<b>1.76</b>	
ITC Ltd.	1.76	
<b>ENGINEERING</b>	<b>0.64</b>	
Engineers India Ltd.	0.41	
Bharat Electronics Ltd.	0.23	
<b>INFORMATION TECHNOLOGY</b>	<b>3.41</b>	
Infosys Ltd.	2.07	
Tata Consultancy Services Ltd.	1.34	
<b>INFRASTRUCTURE</b>	<b>1.80</b>	
Larsen & Toubro Ltd.	1.16	
Unity Infraprojects Ltd.	0.19	
GMR Infrastructure Ltd.	0.13	
JaiPrakash Associates Ltd.	0.10	
Sintex Industries Ltd.	0.10	
NCC Ltd.	0.08	
IVRCL Ltd.	0.04	
<b>MEDIA</b>	<b>0.50</b>	
Jagran Prakashan Ltd.	0.45	
Zee Entertainment Enterprises Ltd.	0.05	
<b>METALS &amp; MINING</b>	<b>0.62</b>	
Jindal Steel and Power Ltd.	0.35	
Coal India Ltd.	0.27	
<b>OIL &amp; GAS AND ANCILLIARIES</b>	<b>3.49</b>	
Reliance Industries Ltd.	2.27	
Gas Authority of India Ltd.	0.49	
Oil and Natural Gas Corporation Ltd.	0.27	
Maharashtra Seamless Ltd.	0.25	
Oil India Ltd.	0.14	
Shiv-Vani Oil & Gas Exploration Services Ltd.	0.07	
<b>PETROLEUM, GAS AND PETROCHEMICAL PRODU</b>	<b>0.70</b>	
Hindustan Petroleum Corporation Ltd.	0.70	
<b>PHARMACEUTICALS</b>	<b>0.81</b>	
Cipla Ltd.	0.44	
Glenmark Pharmaceuticals Ltd.	0.37	
<b>POWER AND POWER EQUIPMENT</b>	<b>1.52</b>	
NTPC Ltd.	0.76	
Power Grid Corporation of India Ltd.	0.42	
Tata Power Co. Ltd.	0.23	
Kalpataru Power Transmission Ltd.	0.06	
NHPC	0.05	
<b>RETAILING</b>	<b>0.07</b>	
Pantaloon Retail (India) Ltd.	0.07	
<b>TELECOM</b>	<b>1.05</b>	
Bharti Airtel Ltd.	1.05	
<b>TRANSPORT SERVICES</b>	<b>0.20</b>	
Container Corporation Of India Ltd.	0.20	
<b>Total</b>	<b>25.29</b>	



## Pension Unit Linked GROWTH FUND-II

ULIF02425/01/2010PNGROWT-II122

Security	Net Asset %	Rating
<b>EQUITIES</b>		
<b>AGROCHEMICALS</b>	<b>0.67</b>	
United Phosphorus Ltd. (New)	0.67	
<b>AUTOMOBILES</b>	<b>1.70</b>	
Mahindra & Mahindra Ltd.	0.72	
Bajaj Auto Ltd.	0.52	
Maruti Suzuki India Ltd.	0.46	
<b>BANKING AND FINANCIAL SERVICES</b>	<b>12.82</b>	
HDFC Ltd.	2.89	
ICICI Bank Ltd.	2.66	
HDFC Bank Ltd.	2.16	
State Bank of India	1.24	
Axis Bank Ltd.	1.04	
Punjab National Bank	0.61	
Bank of Baroda	0.53	
Infrastructure Development Finance Co. Ltd.	0.43	
Power Finance Corporation Ltd.	0.41	
Rural Electrification Corporation	0.40	
Federal Bank Ltd.	0.37	
Oriental Bank of Commerce Ltd.	0.08	
<b>CONSUMER GOODS</b>	<b>3.27</b>	
ITC Ltd.	2.27	
Hindustan Unilever Ltd.	1.00	
<b>ENGINEERING</b>	<b>1.19</b>	
Bharat Electronics Ltd.	0.71	
Engineers India Ltd.	0.48	
<b>INFORMATION TECHNOLOGY</b>	<b>5.86</b>	
Infosys Ltd.	3.89	
Tata Consultancy Services Ltd.	1.94	
Mphasis Ltd.	0.03	
<b>INFRASTRUCTURE</b>	<b>2.78</b>	
Larsen & Toubro Ltd.	2.02	
Unity Infraprojects Ltd.	0.25	
GMR Infrastructure Ltd.	0.15	
JaiPrakash Associates Ltd.	0.15	
IVRCL Ltd.	0.12	
NCC Ltd.	0.09	
<b>MEDIA</b>	<b>0.51</b>	
Jagran Prakashan Ltd.	0.51	
<b>METALS &amp; MINING</b>	<b>2.54</b>	
Jindal Steel and Power Ltd.	1.26	
Coal India Ltd.	0.79	
National Mineral Development Corporation Ltd.	0.49	
<b>OIL &amp; GAS AND ANCILLIARIES</b>	<b>7.59</b>	
Reliance Industries Ltd.	3.44	
Oil and Natural Gas Corporation Ltd.	1.28	
Gas Authority of India Ltd.	0.77	
Maharashtra Seamless Ltd.	0.63	
Indraprastha Gas Ltd.	0.56	
Indian Oil Corporation Ltd.	0.42	
Oil India Ltd.	0.26	
Shiv-Vani Oil & Gas Exploration Services Ltd.	0.12	
Gujarat Gas Co. Ltd.	0.11	
<b>PETROLEUM, GAS AND PETROCHEMICAL PRODU</b>	<b>0.47</b>	
Hindustan Petroleum Corporation Ltd.	0.47	
<b>PHARMACEUTICALS</b>	<b>0.73</b>	
Cipla Ltd.	0.47	
Glenmark Pharmaceuticals Ltd.	0.20	
Sun Pharmaceuticals Industries Ltd.	0.06	
<b>POWER AND POWER EQUIPMENT</b>	<b>4.30</b>	
NTPC Ltd.	1.19	
Tata Power Co. Ltd.	1.07	
Bharat Heavy Electricals Ltd.	0.72	
NHPC	0.68	
Power Grid Corporation of India Ltd.	0.51	
Kalpataru Power Transmission Ltd.	0.12	

Portfolio as on August 31, 2012

Security	Net Asset %	Rating
Suzlon Energy Ltd.	0.01	
<b>RETAILING</b>	<b>0.58</b>	
Pantaloon Retail (India) Ltd.	0.58	
<b>TELECOM</b>	<b>1.44</b>	
Bharti Airtel Ltd.	1.44	
<b>TRANSPORT SERVICES</b>	<b>0.09</b>	
Container Corporation Of India Ltd.	0.09	
<b>Total</b>	<b>46.54</b>	

# Pension Unit Linked INDEX FUND-II

Portfolio as on August 31, 2012

ULIF02625/01/2010PNINDEX-II122









Security	Net Asset %	Rating
<b>EQUITIES</b>		
<b>AUTOMOBILES 7.79</b>		
Tata Motors Ltd.	2.39	
Mahindra & Mahindra Ltd.	2.09	
Bajaj Auto Ltd.	1.37	
Hero MotoCorp Ltd.	0.99	
Maruti Suzuki India Ltd.	0.95	
<b>BANKING AND FINANCIAL SERVICES 27.58</b>		
HDFC Ltd.	6.62	
HDFC Bank Ltd.	6.56	
ICICI Bank Ltd.	6.33	
State Bank of India	2.85	
Axis Bank Ltd.	1.63	
Kotak Mahindra Bank Ltd.	1.24	
Infrastructure Development Finance Co. Ltd.	1.01	
Bank of Baroda	0.79	
Punjab National Bank	0.55	
<b>CEMENT 2.85</b>		
Grasim Industries Ltd.	1.16	
Ambuja Cements Ltd.	0.91	
ACC Ltd.	0.78	
<b>CHEMICALS 0.96</b>		
Asian Paints Ltd.	0.96	
<b>CONSUMER GOODS 11.67</b>		
ITC Ltd.	8.44	
Hindustan Unilever Ltd.	3.23	
<b>INFORMATION TECHNOLOGY 12.95</b>		
Infosys Ltd.	6.89	
Tata Consultancy Services Ltd.	4.11	
Wipro Ltd.	1.14	
HCL Technologies Ltd.	0.81	
<b>INFRASTRUCTURE 4.86</b>		
Larsen & Toubro Ltd.	4.41	
JaiPrakash Associates Ltd.	0.45	
<b>METALS &amp; MINING 5.96</b>		
Tata Steel Ltd.	1.49	
Coal India Ltd.	1.31	
Sterlite Industries (India) Ltd.	0.86	
Jindal Steel and Power Ltd.	0.84	
Hindalco Industries Ltd.	0.81	
Sesa Goa Ltd.	0.36	
Steel Authority of India Ltd.	0.29	
<b>OIL &amp; GAS AND ANCILLIARIES 12.92</b>		
Reliance Industries Ltd.	7.85	
Oil and Natural Gas Corporation Ltd.	2.84	
Gas Authority of India Ltd.	0.96	
Cairn India Ltd.	0.75	
Bharat Petroleum Corporation Ltd.	0.52	
<b>PHARMACEUTICALS 4.35</b>		
Sun Pharmaceuticals Industries Ltd.	1.47	
Dr Reddys Laboratories Ltd.	1.25	
Cipla Ltd.	1.14	
Ranbaxy Laboratories Ltd.	0.49	
<b>POWER AND POWER EQUIPMENT 5.08</b>		
NTPC Ltd.	1.35	
Bharat Heavy Electricals Ltd.	1.02	
Power Grid Corporation of India Ltd.	1.01	
Tata Power Co. Ltd.	0.98	
Reliance Infrastructure Ltd.	0.37	
Siemens Ltd.	0.35	
<b>REALTY 0.44</b>		
DLF Ltd.	0.44	
<b>TELECOM 1.81</b>		
Bharti Airtel Ltd.	1.81	
<b>Total</b>	<b>99.22</b>	

The Bonus rates declared for Life Unitised with Profits fund and Pension Unitised with Profits fund are 5.25% and 5.75% respectively for 12 months ending September 30, 2012.

All return shown in AVIVA investor are net of Fund Management Charges.

Risk control : As a measure of risk control, the investment committee reviews on a quarterly basis, the portfolio composition and the performance vis-a-vis benchmarks of all the funds under management. The investment committee lays down the Investment Mandates and Philosophy which are reviewed periodically. All investments are made within the Parameters laid down by the Investment Mandates and Philosophy.

**WHERE AND HOW YOU CAN MAKE YOUR PREMIUM PAYMENTS:**

 Branch Offices	Walk into any of our branch offices and pay your premium through multiple modes (Cash payments only less than ₹ 50,000/- only) .	 EBPP	Pay your premium online via net-banking (available with selected banks).
 NEFT	Make payments through Net Banking or by submitting the NEFT form to the bank.	 Axis Bank	Pay your Premium at any of the Axis Bank Branches.
 Credit Card	Pay your premium online using your Visa or MasterCard Credit Card.	 Free Cheque pick-up	Avail this facility if your premium amount is above ₹ 5,000.
 ECS	Give ECS instructions to your bank account and make premium payments.	 IVR	Pay your premium with your credit card (VISA or MasterCard) by calling us on 1800-180-2266

#### Disclaimer

Insurance is the subject matter of solicitation. For more details on risk factors, terms & conditions, please read sales brochures carefully before concluding a sale. Past returns are not indicative of future performance. Unit-Linked Life Insurance products are different from traditional insurance products and are subject to risk factors. The premium paid in unit-linked life insurance policies are subject to investment risks associated with capital markets and the NAVs of the units may go up or down based on the performance of the fund and factors influencing the capital market. The insured is responsible for his/her decisions. Aviva Life Insurance Company India Limited is only the name of the Insurance Company and the various funds offered under this contract are the names of the funds and do not in any way indicate the quality of the contract, its future prospects or returns. Please know the associated risks and the applicable charges, from your Insurance agent or the Intermediary or policy document or the insurer. The premiums and funds are subject to certain charges related to the fund or to the premium paid and there is a possibility of increase in charges. The various funds offered under this contract are the names of the funds and do not in any way indicate the quality of these plans, their future prospects and returns. Unit-linked funds are subject to market risks and there is no assurance or guarantee that the objective of the investment fund will be achieved. Past performance of the investment funds do not indicate the future performance of the same. Investors in the Scheme are not being offered any guaranteed / assured results.

#### Benchmark Indices Provided by CRISIL

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